

The power of facts Lessons from complementary currencies in Argentina

Invitation

Even if community currencies in the last decades can be tracked since 1982 with Michael Linton's LET'S initiatives in Canada, there is no doubt that an extraordinary phenomenon took place in Argentinean "barter networks", that deserves a deeper comprehension than the one already achieved. Its evolution can be described as a single first 23 member "barter club" in 1995, that became a 6-7 million group of people recognizing themselves as current or potential users of the system in 2001, followed by an explosive decay after the economical collapse in 2002.

People's trust was affected by misleading centralized management and counterfeiting, and severely damaged organized networks turned into many small decentralized groups, which are still active, although difficult to estimate in numbers in our days.

If it is sound to assume loss of trust as being strongly related to the explosion of the system, it is still far from being clear why and how it reached such an important dimension in this short period of time.

On another hand, all over the world, too many systems start, slowly grow and decline; too many initiatives are only designed or operating at a very low scale, unable to challenge global trends.

Even if hundreds of visits have been done to explore the Argentinean phenomenon in the last years, scarce useful knowledge has been produced in order to understand and make lessons arise from barter networks after the crisis.

Both activists and researchers recognize CCS as being slippery to manage, quite resistant to networking among different groups and highly vulnerable in sustainability. If we believe they might play an important role in designing a better future, may be it is time to replace good will and simple reasoning by a deeper understanding of the mystery of money.

Why not start, then, by the most significant case known as far?

We shall develop our invitation from the following aspects:

1. Why is Argentina so important ? .
2. Where do we speak from
3. Some facts and some simple interpretations
4. Evolution inside one apparent network:
grounding facts for new interpretations
5. Some obstacles to build sustainable agreements

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6. David and Goliath: the battle goes on ?
7. Values and key-ideas: three main fog lamps
8. Body and soul for sustainability: strategies and tools
9. Old ideas and new challenges

1. WHY IS ARGENTINA SO IMPORTANT ?

Though complementary currencies systems (CCS) may be tracked from Michael Linton's pioneer's LET'S initiatives in Canada, in 1982, the latest years have seen many other systems being implemented in different cultural, social and political contexts. It is not the purpose of this paper to deal with all the variety they may present, but we should, at least, mention LET'S expansion to New Zealand and Europe, its transformation within North America, with Paul Glover's Ithaca hours' and many similar ones that followed within the USA, and their varied diversified editions in the United Kingdom, Belgium, Holland, Denmark, Finland, France, Germany and Spain.

A decade later, Japan launched a few different systems, mainly isolated groups focused on elderly care or specific purposes. In Latin America, since the 90's, Mexico, Ecuador and Peru also developed their own systems, but there is no doubt it was the Argentinean case the one who attracted the attention of journalists, researchers and practitioners from all over the world.

One explanation of this ongoing interest was certainly its development around 2000, before the economical crisis of December 2001: the number of participants was then estimated by several institutions on the basis of general surveys over six million people, which represents far more than any other example, if we consider this figure as being equivalent to over 35% of the active economic population and almost 20% of the whole population.

The author's personal survey estimates in *ca. one hundred* the number of journalists, activists, researchers and advanced students, who came from many countries to study the phenomenon during its exponential growth phase. Unfortunately, the same interest was present very late among researchers in Argentina and only a few serious studies were undertaken to support the initiative in real time, and not merely use them for bureaucratic academic purposes.

On the other hand, as if most of this population were mainly journalists, interested in "spectacular, curious pictures", the same interest was not kept after the crisis of the system, which occurred some months after the political crisis of December 2001.

When the economical situation led the Finance Minister to resign, the country had five different Presidents in the two following weeks, which tells about the complex nature of the crisis. By that time, the author of these reflections was personally asked by Professor Richard Douthwaite,² to co-write an article about two raising currencies

² Prof. Richard Douthwaite is an acclaimed scholar, economist, activist and the author of "The Growth illusion: how economic growth enriched the few, impoverished the many and endangered the planet", among other books.

in January 2002: the Euro and the announced “Argentino”, its similarities and perspectives.

Unfortunately, the “Argentino” had a very short life, since its birth was immediately followed by the declaration of default made by one of the five Presidents and this had more support from raging people on the streets, than from his political colleagues who decided to get rid of him after a week of having been elected by the Congressmen...

So, if we were to explain why do we consider the Argentinean as a most relevant example to the future of CCS in the world, we should point at least at three main reasons for being a leading case:

- *It helps us to understand the failure of the best improved model of SAP (Structural Adjustment Programs) imposed by IMF and World Bank in Latin America and many other countries submitted to coercive payment of external debts;*
- *It provides new comprehension on how politics regains hegemony towards economics, with the creation of state regional currencies since 1894;*
- *It witnesses a highly developed system of both centralized and decentralized model of community currencies, reaching an unheard-of proportion of the population of the country.*

A few unanswered questions that tackle relevant issues within the phenomenon:

- *How was it possible to diffuse so largely an experience of replacing missing formal money by so different “private bills” all over the country?*
- *How was it possible to build trust at this huge scale?*
- *Why was this “new market” so vulnerable, still in those cases of groups and networks pretty isolated from the “central bank” failure?*
- *Why most groups couldn’t keep their autonomy and redesign themselves after the crisis?*
- *Why is public opinion so sensitive to news papers as journalists and researchers to websites, instead of deep field research?*
- *Who were responsible for the collapse of most systems?*

A first approach to these barter networks may conclude that they failed and, therefore, the only lesson to rescue would be not to print social money to such a large scale... and try other ways.

A second approach could deal with the current significance of CCS to rich and poor countries, even if we agree poor countries exist also inside rich countries, and vice-

versa. It can be a problem of figures but it also carries a problem of ideology, fashion and acceptance of new practices.

This is an extra reason to consider the Argentinean case as a special one, since CCS started within impoverishing medium-class and moved to poor class just on the late stages. If money deals essentially with political sovereignty, its meaning is quite different in rich and poor countries because in these last ones "creating" its own money can be viewed as a deep political manifestation for survival, while in rich countries it can mainly represent an occasional complement of the structural lack of liquidity in the system.

Maybe from North hemisphere, it is not easy to cope with the meaning of CCS in a poor country, in which it may provide up to 80% of the family income. Within the context of Welfare State, it can be viewed as a rebel act to compensate some local unbalance, rather than a deep need or the only alternative to survive.

So, even if the number of participants decreased dramatically after the 2001 crisis, the phenomenon is far from being understood in its complexity. No rapid answer to many open questions could be serious and would help us develop further initiatives, both in rich and poor countries.

What we intend here is to provide some knowledge about issues that remain concealed to most observers, so a better understanding of barter networks in Argentina may help us design efficient systems in the future. If we do not achieve such an ambitious goal, we expect at least to honor a more rigorous approach to a phenomenon whose logics include, at least, a cultural, social, political and - last but not least - economical dimension in its analysis, so that CCS new constructions can go far beyond toward better futures for our societies.

2. WHERE DO WE SPEAK FROM

Our reflections are based in a work done from a double deck: consultancy to NGOs and local governments opened to include civil society organizations in public management and in lecturing in a Public Administration Master Degree at the University of Buenos Aires, as well in other academic units in Argentina, Brazil, Paraguay, Chile, Bolivia, Ecuador, Peru, Colombia, Honduras, El Salvador and Costa Rica.

As part of a group of researchers dealing with alleviation of poverty in this region, we have been involved with community currencies in Latin America since 1997, but were engaged in this search of new models since 1986.

The effort was then made in introducing a new paradigm in Planning and Management of Social Policies, in countries highly affected by SAP imposed by IMF and World Bank in the last two decades: in order to pay external debt, countries were forced to cut their budgets in the social area, to hold privatization of most public services and pension funds, to operate a deep decentralization of health and educational systems, opening the economy to highly competitive globalized markets, etc.

This new paradigm dealt mainly with a new approach of *responsibilities of social actors*, including the State, the corporations and civil society. May be it is useful to remind the region had gone through two decades of military governments that failed in taming the economy to the point contemporary ultraliberalism required. Carter's human rights policies started a process of moving back to "light" democracies, in which elections were promoted and a higher participation of civil society was considered as mostly necessary.

Different initiatives of civil society participation can testify these new airs in Chile (poor communities organization during military government, 1973-89), Brazil (Citizens' Action against hunger, 1992-97) and Argentina ("barter clubs with social money", 1995-2002) in the field of popular economy and political organization. In the next items we'll try to move in the direction of characterizing the rise and fall of CCS systems inside the so called "barter networks" in Argentina.

Our direct involvement was guaranteed by the above mentioned Research and Development Program under our responsibility and helped us to support the first generation of "barter clubs with social money" in Brazil (Sao Paulo, Rio de Janeiro, Fortaleza, Porto Alegre, Florianopolis, Curitiba, Canoas, Viamao, Rio Grande, among others), Canada, Uruguay, Chile, Ecuador, Peru, Colombia, Honduras, El Salvador and Costa Rica. This provided us first hand information and direct contact with different social, cultural contexts.

3. SOME FACTS AND SOME SIMPLE INTERPRETATIONS

Facts and interpretations have different weight in our reasoning. Or at least, they should. Sometimes, we consider third party's interpretations as being "facts" and this is quite misleading. That is why we propose to establish a clear difference between them, and, furthermore, interpretations to be classified into two different families: common sense/trend- like ones and vision-oriented ones.

In order to launch our discussion, we can state the following facts:

1. In May 1995, a first "barter club" (Club del Trueque) was launched in Bernal, south of Buenos Aires, with a group of 23 people joined by an ecological initiative; in the following months, a few other units were launched, independently ruled from each other.

2. In May 2002, while the country lived a chaotic situation provoked by a political crisis and a 300% devaluation of national currency, CCS groups grew extremely fast to an estimated 6,000,000 people; two different management systems had already been tried since the last two years, a centralized one (RGT) and a decentralized one (RTS).³

³ Until September 2000, all groups belonged to a BARTER NETWORK, without any kind of difference, in spite of the different tendencies; RGT, "Red Global de Trueque" is the name given to the centralized network led by the founder group in opposition to the solidarity based model, RTS, "Red de Trueque Solidario". In the monthly meeting of representatives of all over the country, the founders were present for the last time and promised to bring a complete, transparent balance account of their issuing money. They never came back and reinforced the named "social franchise" they considered part of their project: in December 2000 they signed a Convention with the National Government as being "the only responsible for replicating the system". Whose responsibility ?

3. In May 2004, only a few organizations remain active and unofficial estimations refer to 100,000 people, using mostly decentralized systems.

An easy interpretation from the first family would consider the process as a *failure*, would try some explanation about its causes and regret the loss of such a precious show case. An easy interpretation from the second family, future oriented, would also probably regret the fall, but would try to find out which lessons could arise from the experiences and contribute to the future of CCS ?

4. EVOLUTION INSIDE ONE APPARENT NETWORK: GROUNDING FACTS FOR NEW INTERPRETATIONS

A closer approach of facts, aiming at a more complex interpretation, may include recent history and the participation of different social actors, and would show us some other steps in the evolution of barter networks in Argentina:

1984 - 2003: just after regaining democratic elections, the Governor of the Province of Salta, belonging to the political party in opposition to national government, launches the *first state parallel currency*, in order to face the lack of liquidity in the Province and avoid major social conflicts. It is the beginning of an extended parallel system of “provincial bonds” that lasted for almost two decades and reached 16 provinces, two municipalities and even a contradictory issuing of a national “bond”, just before the catastrophe provoked by negotiations of national government and IMF SAP’s staff.

1995: creation of the first «barter club» with 23 members and its diffusion to the neighborhood with a self-organization style of management.

1997: as a first support of an important local government, the Secretary of Social Affairs launches a Program to promote “barter clubs” in all quarters of Buenos Aires. All over the country, members are estimated at 30,000. Each region was supposed to issue, distribute and control its own local “community currency” and different regions could decide whether to exchange among themselves, if some principles were respected. Different training systems were developed.

1998: the process of diffusion of the experience starts in Latin America (Brazil, Uruguay, Chile, Ecuador and Colombia) and members in Argentina are already estimated at 100,000, in almost all provinces. An invitation of the National Government of Finland puts the initiative in contact with other countries’ and reveals the potential the networks ignored themselves to have. A new movement is done to put barter clubs inside the frame of emerging Solidarity based Economy and a discussion group is launched as a network at Latin America level: REDLASES (Latin American Network of Solidarity based Economy) is founded in December 1999, just after Seattle manifestations against WTO.

2000: the expansion of the self-managed model grows in and outside the country and local statistics estimate in 10,000 clubs (or groups or networks, pluralistically named) gathered in at least 20 networks. National Government – through the agency of small

and medium businesses - gives its official support to the promotion of barter clubs as a national policy to deal with informal economy and over 200,000 members are now estimated to be active in the country.

A strategic mistake would contribute to the deviation of the solidarity based model: the government supports a centralized model, conducted by one of the great networks (RGT) and when it decides to enlarge the support to others, the damage is already done: kits of “social money” had been sold all over the country by unscrupulous unemployed staff members as “official” money and the system will soon collapse for the lack of control of these operations. Two large networks develop opposite models with similar forms: RGT and RTS, the first concentrating power and resources, the second trying to create sustainability and sharing power and resources.

Later, counterfeiting would be added to the chaos, but it is important to understand that the first deviation was committed by the founders’ group, printing “fiat money” and selling it for personal benefit, named “Segniorage”⁴

2002: four months after the political crisis, chaos and a “market effect”, caused both by over emission and counterfeiting, hyperinflation provokes the explosion of the system and the 6,000,000 group of people supposed to use it understand the “miracle” was over. One real problem was that the responsibility was mainly attributed to counterfeiting, which represented only a late, small part of the “original sin” of a system born with the vocation of making good business, and achieving it seven years later. The delay was caused by the appropriation of the system by Solidarity Economy supporters and inside the clubs, groups and networks the distinction of these extreme positions was not always clear.

2004: a slow recovery of isolated groups can be seen in all regions of the country, although lessons were not yet gathered; some networks remained (as Red Mar y Sierras: www.trueque-marysierras.org.ar), some groups geographically distant from the storm’s eye even grew and many, many others are still trying to create their own mechanisms of survival. RGT lost its main (enriched collaborators), recovered some 0,02% of their groups and, with the support of the successful business launched during the crisis, turned clearly to a neo-liberal initiative, became an anonymous society and sells “officially” their private money, pretending no responsibility on the previous facts. They also cultivate a misleading website to naïf people who believe in first sight views and need to build images grounded in self-images: the “miracle” can be admired at www.autosuficiencia.com.ar. Foreign researchers are fortunately more patient than national ones and journalists and keep their interest unaltered: some estimate in 100,000 the number of people still involved with CCS in Argentina.

Many questions remain open such as :

- *Which is the potential of these initiatives?*
- *How previous experience will play a role in their future?*

⁴ This assessment belongs to Martin Krause, Argentinean economist, Dean of ESEADE (Superior School of Economics and Management) in the presentation “On the limits of barter networks” at the National Seminar on “Barter Networks and Solidarity Economy” organized by UNGS (National University of General Sarmiento) and UNDP (United Nations Development Program), in Buenos Aires Province, September, 6th, 2002.

- *How social initiatives as “rescued factories”⁵, popular assemblies and road blockers⁶ will merge among them or create their own style of dialog?*

5. STRUCTURAL OBSTACLES TO BUILD SUSTAINABLE AGREEMENTS

A critical issue to promote sustainability is the one dealing with agreements: conflicts are too common inside groups! And quite often provide the failure of projects that could liberate people from different kind of external domination. If we want to move beyond common sense and simple explanations with evident causes, we can also remind that causes are but a relaxing mechanism to forecast and rethink when forecast fails.

That is why we proposed the inclusion of a combined logic to improve our understanding of why sustainability is so hard to achieve in social projects which needs high degree of participation of different social actors. In our paper “Social policies, imagination and courage”⁷ we accept as three main conditions for not being able of creating sustainability of basic agreements:

- *cognitive blindness,*
- *epistemological inertia and*
- *irresponsibility in creating concepts.*

Cognitive blindness belongs to the approach developed by Flores (1987)⁸ conception in which, as human beings, cultural animals, we are constitutionally prevented of being aware of our own frameworks, when we think and act. As he states: “we cannot see what we cannot see and others do...” We tend to believe our descriptions of reality “are” the best ones, if not reality itself! As the group of blind men that touch different parts of an elephant, pretending each of them to have the “good image” of him. We tend to transform our interpretation of reality in “facts” and this makes agreements so difficult: the contact of multiple “realities” do push towards a dangerous search for the truth. The way to overcome this permanent condition is to consider the legitimacy of all different “realities” when we design multiple or single actors conversations or negotiation processes, far beyond our preferences...

Moreover, we have a natural, protective tendency of keeping stable our basic concepts and frameworks, which makes our perception quite unchanged along the time, and causes an *epistemological inertia* supported by choosing only a few authors for shaping our framework (that remain concealed in everyday life) and denying others. Our language structure favors the thinking of “or” instead of “and” which helps the denial of the other, instead of accepting her/him different approach. It

⁵ “Rescued factories” is the name given to medium and sometimes large companies that failed during the crisis and were taken by their employees, with legal and often government support. They are about 200 initiatives that start working together and promise some new achievements in Solidarity based Economy.

⁶ Popular assemblies and road blockers are new forms of resistance appeared in the last decade and during the 2001 crisis.

⁷ Published in French and Spanish as a reference document at <http://money.socioeco.org> , 2001 from the original version published by Reforma y Democracia, Venezuela, CLAD, 17, 2000.

⁸ This author elaborated a significant new approach integrating the fundamentals of H. Maturana, M. Heidegger and J.Searle in a synthesis known as Ontological Design, which deeply underlies this paper and all our work since the last two decades.

might be quite revealing to search in a stable written text who are the “ancestors” of our way of thinking, that shapes our way of acting.

And last but not least, we do not feel responsible for creating new concepts, as if all possible and useful ones had already been created. We insist in keeping frameworks and perceptions imbedded in strategies that fail in our social coordination of actions. “Barter” networks with “social money” is a clear example of breaking these rules: extending the concept of “barter” to more than a two party transaction, and the idea of “social” money far beyond the amounts limited by formal institutions. A support to this re-interpretation can be found in B. Lietaer’s (2001) approach to what money is: “*an agreement within a community to use something as means of payment*”

Might this be included by all of us as a claim for basic *human rights*: the right to deny existing concepts and creating new ones. Might we extend it to the level of responsibility...to discover the paradigm of abundance!

6. DAVID AND GOLIATH: THE BATTLE GOES ON ?

If we move forward in this direction, it is possible to create ourselves new *metaphors* capable of inspiring new directions in our approaches to reality, responsible of better ways to cope with our problems, and - still much better - designing the future.

If current capitalism can be vaguely interpreted as the success of appropriation of common wealth by the few, as states Douthwaite (1987), it would be possible to recognize three basic strategies for keeping safe and stable this mechanism:

- *external debt payment* (by poor countries);
- *pension funds* (to prepare the future of rich people, in poor and rich countries) and
- *fiscal havens* (that pump the financial resources out of production)

It is also true that since the ‘70s some new responses started an organized process of resistance to the dominant trend, performed by the most:

- *microcredit* movement rescued the right to credit as a human right (and good business);
- *participatory public management*⁹, approaching governments and civil society in a new style of interaction and
- *community currencies* started correcting the effects of the accumulation strategy of the most.

If we return to old myths, that are but useful ways of inspiring social practices, here we have a version of the David and Goliath encounter, with the possibility of choosing a new style for it: war and violence demonstrated already as a good strategy of the few, so we might be able to invent a new dance for this performance.

⁹ The city of Porto Alegre is the most famous example of Participatory Budgeting but is far from being the only one; currently, only in Brazil there are over a hundred cases and other experiences of joint public management are being developed very successfully.

7. VALUES AND KEY-IDEAS: THREE MAIN FOG LAMPS FOR A HUMMINGBIRD

We had been working permanently in the introduction of a new paradigm of knowledge, much before the crisis affected barter networks. A Program for Economic Literacy was designed and applied in Argentina, Brazil and other countries of the region, through a series of activities, including World Social Forum in all its editions. That is why when the crisis came, we felt responsible for it and worked silently in the direction of historical patience and accepting the lessons the “tsunami” would bring us.

The result was the creation of the Hummingbird Project¹⁰, inspired in a legend from the Andes and supported by three main *fog lamps* developed during seven years of practice in training people to build their own strategies and tools:

- *Power is a permanent, unavoidable, necessary and fertile game.*
- *Our planet is abundant.*
- *I am responsible for the whole, not only for my part.*

The challenge has been to create methods for bringing autonomy to design tools and strategy to each community, in permanent follow-up and ability of changing it. Our experience of promoting complementary social currencies could reframe the existing Program on Economic Literacy, turning it to part of a Program on Democratic Citizenship, that is being applied in some learning systems. Current conditions in Latin America are a special, proper moment for introducing initiatives of transformation of local governments. That is why our programs are dealing with a more integrated approach than the economical one. We have already some promising results of these strategies, in which the issue of complementary currency is moved from its central place to a secondary one: instead of starting by launching a “barter club”, we start by proposing the elaboration of a new *community vision and strategic planning* to accomplish resulting projects. Although the four moments in introducing Colibri Program may be established in each situation by a specific task of a Promoter Group integrated by multiple actors of the community, a typical case could be:

1st moment: REACTIVATION OF LOCAL RESOURCES. It is openly defined as the cultural moment, focused on a medium term vision and may be elaborated from a specific problem, aiming at an integrated result, not only the “healing” of the specific situation; for instance, instead of thinking how to approach the problem of drugs among young people, we approach the result it would create: how would be our community as a whole. In order to accomplish the vision, many projects will be defined and this creates the opportunity to the following step:

2nd moment: PROMOTION OF ALTERNATIVE FINANCE SYSTEMS: when the different actors of the community designed projects supported by others, it is much easier to find resources to promote their projects. Quite often, the resources

¹⁰ Proyecto COLIBRÍ was inspired in a legend from the Andes in which the hummingbird wins the condor with the power of astuteness and creativity instead of strength and violence...

are already there, unused. If money is necessary, several strategies and examples are shown as to “inspire” rather than replicate successful initiatives: microcredit, revolving funds, combined approaches of free interest loans, etc. can be used.

3rd moment: PROMOTION OF NON MONETARY EXCHANGE: this is often the proper moment to include CCS in the circuit, when money is becoming scarce because production and consumption were previously stimulated. At this stage, we may use LETS systems, barter clubs with (or without) CCS, software programs, magnetic cards or chip intelligent cards... The technical option is not irrelevant but is just an option: the main point is to change the rules of this market and move from scarcity towards abundance.

4th moment: JOINT PUBLIC MANAGEMENT: can be added to the circuit at any point, it can even start a process in a community and then move to Reactivation of Local Resources. The core issue is the empowerment of civil society and building a new responsible citizenship as a final goal, including but far beyond only solving common individual problems.

8. BODY AND SOUL FOR SUSTAINABILITY: STRATEGIES AND TOOLS

Some statements are rather easy to be done than to be put in practice: this is precisely the case of democratic tools to promote sustainability.

The four moments above described would correspond to strategies to be taken by social actors, not vaguely, but defined as Promoter Group for each specific project or initiative: there must be a (group of) responsible in order to share responsibilities by concrete periods of time. So, in order to articulate both *meso level* (management of projects, definition of indicators, follow-up processes) and *micro level* (management of personal relations, follow-up of everyday commitments, permanent negotiation processes, etc), a set of tool families was designed, in order to permit every group to build its own “kit of tools”, according to potentialities and needs.

And if we want to remark how the application of new concepts may reframe and impact the design of new projects, we could at least point at:

1. The enlightening work of Kennedy (1995) about different growth rates in economics and finances, with the effect of interest and compound interest in social life behavior, dramatically changes the possibility of shaping new styles of human and social development, using economic growth as a means and not a goal. In the framework of Colibri Project, moments 2 and 3 stated above, indicate how current situation of unemployment and social exclusion can be tackled with CCS and free-interest banking such as JAK in Sweden.¹¹

2. The emergence of abundance paradigm as proposed by Lietaer (2001) can bring appropriation and sustainability to projects if we are able to design “abundance tools”

¹¹ Information on JAK Bank can be found at www.jak.se

such as Explicit Group Dynamics, Permanent Negotiation Systems, Power Observatory, etc.¹² The example of tool presented below represents an exercise to practice abundance since common language, observing:

- how the way we think the organization / project in everyday life shapes the solutions we find to face them:
- how we may shift from traditional (scarcity) approach to a new (abundance) one, by changing the words we use to describe, make diagnosis and look for new alternatives.

scarcity	/	ABUNDANCE
	paradigm	
conflicts		DIFFERENCES
guilt (explanations)		MY responsibility (what did I do? What could I do?)
«I know how to »		«I LOOK FOR RESULTS»
problems		PROJECTS

In our experience, as far as strategies always needs projects to be put in practice, permanent social change requires tools to transform good beliefs in everyday practices: that is our contribution to a new understanding of sustainability.

9. OLD IDEAS AND NEW CHALLENGES

“The debate about the future of money is not about inflation or deflation, fixed or flexible exchange rates, gold backed or paper bills; it is simply about the kind of society in which we want this money to operate.”

“Can we rely on it that a «turning around» will be accomplished by enough people quickly enough to save the modern world? This question is often asked, but no matter the answer is, it will mislead. The answer YES would lead to complacency, the answer NO to despair. The art of living is always to make a good thing out of a bad thing. It is desirable to leave these perplexities behind us and get down to work. »

Community currencies systems can certainly be a major contribution to our endangered societies. May these “old” ideas of G. Simmel (1906) and E.F. Schumacher (1977) invite us to take responsibility towards the challenge we have in front of us.

¹² Some of these tools can be found in Spanish version at www.redlases.org.ar or further information be requested to the author.

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