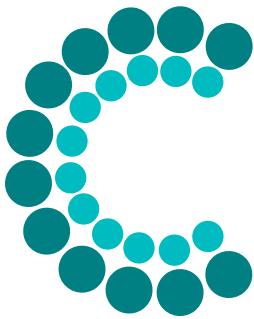


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# L'Accorderie and Le Jardin D'Échange Universel (JEU) in Quebec: A comparative case study

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## Abstract

This paper compares two of the most successful community currency systems in the province of Quebec, Canada: l'Accorderie and Le Jardin d'Échange Universel (JEU). The paper compares their founding principles and organisational structures, and their mechanisms and mediums of exchange. While the former is quite well-institutionalised and attempts to operate professionally, 'within the system', the latter is a volunteer-run initiative with more ambiguous status. The paper attempts to evaluate their impacts, where data is available, and concludes that while both exchange systems have their pros and cons, a definite advantage for l'Accorderie is that its legal status gives them better access to funding which ultimately permits them to offer their members the means by which to form an economic strategy in both the informal economy, through exchanges, and in the formal economy, through microcredit and participating in the monthly buyer's group. This is particularly important to its poorer members where every dollar saved by making local exchanges can be used to improve their material well-being in the formal economy.

## Introduction

The wave of community currency systems appears to have reached the Province of Quebec, Canada, in the mid nineties (Boulianne 2006). Since that time, several systems were established in several communities, although only a few appear to have stood the test of time. Arguably, the two most successful models among these are l'Accorderie and Le Jardin d'échange universel (JEU), as can be observed from their relative growth and stability. In this paper, based on research conducted as part of a Master's thesis in sociology at Laval University, we will compare these two community currency systems in Quebec city. While they are both part of a greater network, our case study will concentrate on their local branches located in Quebec city and not on the whole network. The findings are based on a qualitative study of both exchange system which includes 15 interviews with members, 4 interviews with coordinators, 20 hours of participatory observation, as well as archival data provided by each system. The fieldwork began in October 2008 and lasted until March 2009.

L'Accorderie<sup>1</sup> was founded in 2002 as a social economy initiative by a community foundation

and a local credit union with the manifest goal of alleviating poverty and social exclusion, while JEU was founded in 1998 by a group of ad hoc community members who were inspired by other JEU branches based on a model developed by Daniel Fargeas. L'Accorderie in Quebec City is the founding branch of a network of community currency systems which now operates in four other communities<sup>2</sup>, while JEU in Quebec city is a branch of another network which originated in France and which currently has six communities in the Province of Québec.<sup>3</sup> In terms of size, l'Accorderie has over 750 active members, while JEU has approximately 120 members.

## The Founding Principles and Organisational Structures

The first principal difference that we observed is in their founding principles and organisational structure. As a self-proclaimed social economy initiative, l'Accorderie attempts to alleviate poverty and social exclusion guided by the principle of economic independence (Bilodeau & Le Bossé 2009); while JEU is more a grassroots initiative based on volunteer

community involvement which aims to promote local exchange and cooperation. The former is a registered non-profit organisation with a trademark, while the latter is non-registered and actually has no legal status whatsoever. L'Accorderie sees itself as part of the social economy by which they imply that they are a community organisation part of civil society which attempts to establish a cooperative economic model. Whether or not its founders, staff, or members, have a critical perspective of capitalism on a personal level, l'Accorderie takes no formal critical stance on the matter. Their role, as they see it, is to facilitate relationships of economic solidarity between its members. In contrast, JEU strives to offer a universal exchange system which works, in theory, independently of state authority and national borders. As Boulianne has noted, the JEU organisational structure strives to be "horizontal, acephalous and

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informal" (2005: 180). If we were to caricaturize, we might say that one tries to work from within the system while the other tries to operate outside of the system. While they also do not take a formal critical stance on capitalism, their system of exchange does not exactly fit in the state model and could potentially come into conflict with state authority. We have seen a foreshadow of this in the 1996 law suit in Ariège, France, where three members of a SEL were found guilty but later pardoned for working 'under the table'. Arguably, the state has been rather permissive up to this point as local currency exchange is such a small scale phenomenon. We could expect that the state shall not attempt to control local exchange until it determines that it loses more on tax evasion than the cost that such control would impose on its legal apparatus. This remains to be seen.

This organisational difference has several lasting consequences. Firstly, while most community currency systems generally operate on a shoestring budget with limited resources (Seyfang 2002), as a social economy initiative, l'Accorderie has access to funding from the non-profit sector and from community

philanthropic organisations. In this regard, l'Accorderie is rather exceptional as its founding organisations have committed long term annual funding of \$100,000. This allows them, among other things, to rent office space and employ three full time employees. Clearly, a full time staff has made it possible for l'Accorderie to offer a reliable and stable service to its members. This alone probably largely explains why l'Accorderie has roughly 8 times the members of JEU. A reliable and efficient system is particularly of importance to its poorer members whose material well-beings are more dependent on local exchanges. A full-time staff also allows them to offer special assistance to some of its members. For instance, the staff may act as a sort of matchmaker for members who have urgent needs or have had difficulty in finding exchange partners. In contrast, JEU does not have any official funding and is run entirely by volunteers. While a devoted contingent of volunteers may arguably accomplish as much as a full-time staff, it is doubtful it can do so as well and with the same regularity in the long run. The maintenance of devoted volunteers appears to be a constant challenge for them. Indeed, JEU has had chronic difficulty for several years to find volunteers to take leadership of the organisation. As a result, social activities which were once held on a monthly basis now occur irregularly every six months, or even once per year. Email correspondence and inquiries are not being responded regularly to and minutes of meetings are not being kept. Since JEU does not keep a centralized record of the transactions of its members, it is difficult to measure the activity of its members. Our findings suggest that its members have become rather inactive and only make exchanges sporadically. While other branches of JEU may have had better success, the Quebec branch appears rather dormant at the moment.

Also, as a result of substantial funding, l'Accorderie has several meeting rooms available to its members in which to hold activities or perform an exchange. The latter case is particularly important for members who offer services which require an interior space or for those who are not comfortable inviting another member in their home or meeting in a public space. These meeting rooms have made it easy for l'Accorderie to organize several activities monthly, while JEU only holds social activities sporadically. During

the period that we collected our data, JEU usually held its activities in a local cooperative bar; a location which was not considered agreeable to some JEU members who would prefer a local community hall or an establishment where no alcohol is served.

The second lasting consequence of the organisational structure is that l'Accorderie's substantial funding in legal tender has permitted it to offer microcredit to its members. As one of the funding organisations is a cooperative bank, l'Accorderie has a special fund available for this purpose. Since 2002, l'Accorderie has loaned out \$137,648 in microcredit. Specifically, they offer microcredit loans in legal tender up to \$1000 at a rate of 4.5% simple interest with a maximum repayment period of two years. Loans are usually given for the purchase of household appliances for the members who rarely have the necessary savings to purchase them without resorting to rental plans which typically prove rather costly in the long run. The repayment plans are negotiated and designed according to the needs and financial situations of the loan takers. In contrast, JEU is not in a position to offer microcredit loans. While it can offer much assistance to its members in facilitating local exchanges, it cannot offer any assistance in legal tender when dealing with the formal economy.

### The Medium of Exchange

The second principal difference that we observed, after the founding principles and the organisational structure, is the type of community currency used by each system. Similarly to the Time Bank model, l'Accorderie's medium of exchange is based on time while JEU's is based on an arbitrary unit of exchange simply called "points", similar, in this regard, to pounds, dollars, yen, et cetera. The main consequence from this is that l'Accorderie imposes a moral value of equality to its exchanges where one hour of work is worth one hour no matter the nature of the work exchanged. In contrast, while other branches of JEU also anchor their exchange on time, the Quebec branch allows its members to negotiate their own prices. That being said, it would be inaccurate to affirm that their value of exchange is determined by the same supply and demand process found in the formal economy.<sup>4</sup>

Indeed, while JEU members may negotiate their own prices, their founding philosophy openly affirm that its members should strive to make fair exchanges that are based on mutual benefits rather than profit making. So while JEU allows their members to negotiate prices, they clearly attempt to institutionalize a form of exchange which rationalizes certain values which are in some ways divergent from those in the formal economy. As a recommendation, JEU offers a rule of thumb that 60 points should more or less equal an hour of work, however, they do allow for the provision that the nature of all work is not equal and therefore members may choose to pay more or less accordingly. As Marx (1935) argued, to impose equality of wages when not all work is of equal value would itself commit an inequality. So while at first glance the medium of exchange of JEU may resemble legal money, it differs significantly in terms of the values it attempts to institutionalize.

Our research suggests that to become a member of l'Accorderie and JEU, one must essentially adhere to what we may refer to as its core values; that is a form of exchange based more on cooperation than profit making. While the members we interviewed clearly had material incentives to participate in community currency exchange, their mindset was more orientated towards solidarity than profit in the conventional sense. This observation was supported in part by the members we interviewed who clearly did not have a solidarity mindset. These members had joined either l'Accorderie or JEU without clearly understanding the type of exchange they promoted. We observed that these members felt substantial frustration as they tended to approach community currency exchange with a liberal mindset. For example, for these members, to exchange a service, say accounting, that was valued more in the formal economy for a service, say gardening, which was valued less was not only irrational but sometimes even considered charity. While they attempted in some ways to apply a different set of values to the exchange, they were clearly unable to sufficiently change their mindset in the context of local exchanges. In contrast, while the other members we interviewed had joined for various reasons, both personal and ideological, the values of cooperation and solidarity sought for in local exchanges were seen as rational.

	L'Accorderie	JEU
<b>Founded</b>	2002	1998
<b>Part of a larger network</b>	Yes	Yes
<b>Approximate membership</b>	750	120
<b>Official goals</b>	The alleviation of poverty and social exclusion; solidarity	To provide a universal exchange system; solidarity
<b>Model</b>	State model, legal non-profit status	Grassroot model, no legal status
<b>Type of organisational structure</b>	Formal society; boards of directors; executive board	Horizontal, acephalous and informal
<b>Legal status</b>	Registered non-profit	Unregistered; no legal status
<b>Human resources</b>	Full-time staff	Volunteers
<b>Budget</b>	Funding, \$100,000	Minimal, shoestring
<b>Transaction system</b>	Centralized records	Decentralized records
<b>Office space</b>	Yes	No
<b>Microcredit</b>	Yes	No
<b>Social activities</b>	Regular, Monthly	Sporadic
<b>Activity rooms</b>	Yes	No
<b>Buyer's group</b>	Yes	No
<b>Medium of exchange</b>	Based on time	Arbitrary point system
<b>Values of exchange</b>	Fixed on time; one hour of any work equals one hour, no exception	Recommendation that 60 points should equal approximately one hour of work.

**Table 1: An overview of differences between L'Accorderie and JEU community currency systems in Quebec**

## Conclusions

Our case study revealed two principal differences between l'Accorderie and JEU. Firstly, we saw that l'Accorderie operates in the legal structure of the non-profit sector, while JEU's legality remains rather ambiguous. Although JEU is not an illegal operation per say, its non-registered status could potentially bring it into conflict with the state over fiscal issues. It would appear that local exchange operates in a rather grey area between informal exchange and market exchange. While formalizing exchanges between family members and friends would be largely politically and culturally unviable, community currency systems have the potential to increase what we may refer to as the traditional boundaries of informal exchange. That is, whereas typical informal exchange occurs between family members, friends and degrees of acquaintances, community currency systems expands this boundary to strangers belonging to the same voluntary association. This raises

the legal question of where does the civil right of exchanging informally become tax evasion. If community currency systems continue to grow in the next decades, we can expect a political debate over this issue as it will become harder and harder to ignore. As Gregory (1996) demonstrated, a currency, or more precisely, its standard of value, is a political standard of value which expresses the values of the dominant powers. It is doubtful at this point that community currencies undermine the Westphalian monetary system, to use Cohen's (1998) term, that is the monetary monopoly the state holds over its territory, but they do question what we may refer to as the boundaries of the "social territory".

Secondly, we saw that l'Accorderie and JEU do not use the same medium of exchange; the former is based on time while the latter is based on an arbitrary point system. Despite of this, both are similar in the sense that they attempt to rationalise values of economic solidarity in their exchange which may be

placed in opposition to the liberal values which are firmly rationalised in the formal economy. Our results suggest that individuals who adhere to the values of solidarity and cooperation are more likely to become members of community currency systems and to remain active.

While both exchange systems have their pros and cons, a definite advantage for l'Accorderie is that its legal status gives them better access to funding which ultimately permits them to offer their members the means by which to form an economic strategy in both the informal economy, through exchanges, and in the formal economy, through microcredit and participating in the monthly buyer's group. This is particularly important to its poorer members where every dollar saved by making local exchanges can be used to improve their material well-being in the formal economy.

Our data suggests that the most economically vulnerable members are more likely to be a member of both community currency systems as a way to expand their possibilities. However, since the apparent decline of activity in JEU, these respondents gave priority to local exchanges in l'Accorderie as they considered it more stable and reliable. On the other end, the most ideologically left-wing respondents, while generally giving their support to both types of systems, more readily identified with JEU's grassroot model whose non-registered status appeal to their somewhat anarchic sensibilities.

When compared to other community currency systems which have appeared in the Province of Quebec, such as Troc tes Trucs and BECS, l'Accorderie and JEU clearly stand out as exemplary models. When compared with each other, it is not so straightforward to determine which one has had the greater success as JEU does not keep detailed records. While we know that the Quebec Accorderie branch has facilitated over 17,402 hours<sup>5</sup> of services since 2002, there is no way to give a similar figure for JEU. Nonetheless, our research suggests that, in terms of the Quebec branches, l'Accorderie has had the most positive impact on the community. That being said, we do not have the necessary data to compare both networks of community currency systems in the Province of Quebec, and branches in other regions may have attained different levels of success.

For the time being, l'Accorderie appears to be expanding steadily and several other communities have already manifested an interest in launching their own branch. In fact, l'Accorderie has recently founded a regional board with representatives from each branch in order to better administer the network as well as to institutionalise a way to share and provide expertise.

## Endnotes

<sup>1</sup> The name is a neologism which stems from accord, meaning deal. The literary translation of l'Accorderie would be "The Dealerie", a place where deals are made.

<sup>2</sup> Trois-Rivières (2006), Montréal Nord (2007), Montréal Hochelaga-Maisonneuve (2008), Shawinigan (2010).

<sup>3</sup> Laurentides, Montréal, Montréal-Ouest, Outaouais, Québec, Sherbrooke.

<sup>4</sup> We use this term as a simplification of course since market forces are a complex set of social relations, objectifications of rules and constellations of values which are rationalized in the norms of exchange.

<sup>5</sup> This number excludes the transactions which were done by the 557 members which are not longer considered active.

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