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POLITICS, PEDAGOGIES AND COMMONING: REFLECTIONS FROM THE HELSINKI TIMEBANK

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ABSTRACT

The article analyses timebanks as a “currency commons” and a complementary currency, particularly highlighting its political (transformative) and pedagogical aspects. Drawing from experiences from Helsinki timebank, the article argues that timebanks should be seen as open and engaging processes rather than mere alternative institutions of exchange. This means, first, recognising the varying perceptions over timebanking and varying motivations of members; and second, analysing how timebanks can feed transformative ideas into co-operation with public authorities. The proposed timetax is presented as an example of such a transformative idea.

KEYWORDS

Timebanks; Commons; Currency; Social transformation; Pedagogy; Direct democracy; Taxation.

1. INTRODUCTION

In this article, we discuss timebanks as an example of self-organised currency commons. Our focus is on the social processes of timebanking and the possibilities of timebanks to promote a broader agenda and practice of commoning. A specific theme to be reflected is co-operation with municipal authorities. Instead of discussing themes with an existing extensive literature such as the social impacts of timebanks (Seyfang 2004; Lasker & Collom 2011), or the prospects of scaling up such complementary currency systems (Seyfang & Longhurst 2016), we look beyond the timebanking model and impact assessment to discuss timebanks as political tools.

For the purpose of our discussion, we will draw on experiences from the Helsinki timebank, as well as seminar(s) and other collaborative thinking on the subject, including spaces of dialogue between researchers, timebank activists, and municipal politicians. The article begins with a brief introduction to timebanking, followed by an analysis of members' varying motivations for joining and different perceptions of how timebanking should fundamentally be seen. This is followed by a presentation of the theory of commons and commoning, and its relation of timebanking. Subsequently, the notion of timebanks as open processes is discussed, along with the notion of pedagogies in timebanking. Then a proposal for diffusing the politics of timebanking is discussed in detail, namely the municipal time tax initiative. The article closes with a conclusion.

2. TIMEBANKS: WHAT AND WHY?

In a timebank, members exchange services using a time-based currency. The egalitarian nature of time means that the content of the service or the formal qualifications of the provider do not determine the value of these services. The system is based on a time-based accounting, in which "time credits" are debited/credited from/to the accounts of the provider and recipient of the service.

In Helsinki timebank (STAP), the time credits are called "tovi" ("a moment of time" in Finnish). STAP's accounting system operates on a platform called the Community Exchange System (see CES 2017). Helsinki timebank has been in existence since 2009. With several thousand members, it underwent a very active period in the 2010s, a period to which most of the analysis in this paper refers to. Currently, the timebank is functioning yet less active, and an active core group seeks to take Timebank development forward.

The timebank's system of exchange is based on the values of equality and reciprocity. Timebanks promote an economy which is both local and incommensurable with mainstream currencies. The system is parallel with mainstream currencies not only in the sense of being complementary to it, but also in the sense of presenting its values as a real alternative to the values of the mainstream economy. Thus, the political challenge embodied in timebanks has three aspects. First, as was already noted, timebanks insist on egalitarianism in the determination of value. Second, timebanks stress the notion of the economy as social interaction, and third, they embody an alternative conception of wealth.

Economy as social interaction means calling for recognition to the idea that the economy is ideally about creating and maintaining social bonds, which the mainstream currency largely severs. All economic relations are potentially social relations. People meeting and interacting is the essence rather than "excess" of exchanges, and if exchanges can be organised through non-hierarchical and non-alienating systems, they become tools for enforcing co-operation and social bonds within the community. This can be contrasted with the current hegemonic conception of economic activity, which is based on the idea of the human being as an atomistic and egoistic market subject, and the dissociation and instrumentalisation of social relations (producer/recipient, producer/product, etc). A part of the social interpretation of the economy is posing the user-producer instead of the consumer as the key figure.

The social aspect of timebanking is occasionally expressed by emphasising the "core economy". This concept refers to daily work around the household and the community, and seeing such work as an essential part of the economy rather than fringe activities or non-productive activities (Goodwin et al 2003; Stephens, Ryan-Collins & Boyle 2008). The core economy runs on non-professional skills, so that every human being can and does contribute to the core economy. To use an analogy suggested by timebanking pioneer Edgar Cahn, the core economy is an "operating system" of the more visible capitalist economy: it might seem cheap and one tends to forget about its importance, until it is in disrepair (Cahn 2004, 53-55).

As for wealth, nothing is created within a timebank in the sense that the accounting system balances at zero. Yet if one abandons the perspective of commodification/accumulation, it becomes apparent that vast social value is produced within the timebank in the way of community building, engagement, and recognition of skills undervalued by the market. Indeed, the definition of economic value underpinning timebanking insists on a distinct conception of wealth, that is wealth as social reproduction of life, rather than wealth as stockpiling value from the commodified realm. So perhaps paradoxically, timebanking uses a specific accounting system to produce social wealth that cannot be accounted.

3. VARYING PERCEPTIONS OF TIMEBANKS AND MOTIVATIONS FOR JOINING

Despite the clarity related to how timebanks function and how they differ from the mainstream economy, timebank members, activists and scholars tend to give varying descriptions about the very purpose of the activity.

The most frequently recognised aspect of timebanking is perhaps its social aspect. This means seeing the timebanks as tools for "rebuilding the social fabric" (Boyle & Bird 2014, 17), by doing away with structural psychological boundaries for asking for help and offering help. A perhaps less often recognised aspect is the significance of this community-building tool itself, in other words the radical economics aspect of timebanking. This perspective focuses on political transformation. The point is not only to create visibility for existing but undervalued activity, but to promote ideas of valuation and organisation which could eventually reshape broader social practices. By arguing that in principle close to any economic activity could be organised through a timebank, the idea is to challenge the capitalist idea of valuation with an egalitarian idea, and to illuminate the fact that ultimately a community always draws the ethical boundaries of a currency. According to this argument, mainstream currencies should also be approached in terms of democratic participation and ethics, instead of the ethical indifference which characterises the mainstream discourse on money.

Not only such perceptions of timebanks, but also the individual members' reasons for joining a timebank vary. Some join for social reasons, typically just wanting to get to know one's neighbours. Others might want to join for economic reasons, that is, having a meagre income and looking for complementary means of subsistence. While exchange volumes within timebanks are typically far from anything that could compete with the "euro economy", in certain life situations timebanks can prove to be also significant for material subsistence. These include situations in which existing labour market and social security categories form obstacles to economic participation (for instance, doing small work tasks while unemployed). Moreover, different forms of organised activities, associations, cooperatives and the like, can benefit from timebanking as they are less dependent from the mainstream economy. Further, some join a timebank for political reasons, wanting to work towards an alternative financial system. This means seeing timebanks as vehicles for broader societal change, or models of future economy.

Practically, these motivations for joining a timebank can well co-exist, and often do. As such, they do not necessarily create any tensions between members. Yet the fact that people join in with different motivations and perceptions about timebanking, creates a constant need to be aware of the balance between these varying motivations. Engagement beyond the actual exchanges cannot be a requirement for joining a time bank, and indeed several people very legitimately join without a willingness to for example attend member meetings. Yet a given tension rises from the fact that as many people join just to use the timebank, the democratic process around the timebank is run by fewer people than would be ideal. In open processes, it is highly important to address issues such as procedures of decision-making, openness, inclusiveness and dissemination of information. As timebanks are not only exchange platforms but also experimentations in radical democracy with decision-making patterns, new members are ideally engaged in the discussions over the future of the timebank and the broader alternative economy process.

4. TIMEBANKS AS COMMONING

Beyond their core principles, timebanks can be used and developed in different ways. Every timebank, quite like every community currency, has its own motivations, development process, objectives and vision, and these are largely determined by the democratic process around the timebank. The matter is then not only how timebanks function, but rather, what kinds of methods are used to determine and negotiate the form of these functions. For a complementary currency to be a tool for the desired social and ecological change, it is important for a community currency to go through a process of democratic deliberation also around its values and objectives and for members

to show a commitment to this. Timebanks indeed should be seen as open processes with no fixed institutional form beyond the technical exchange system.

On the ideological and value commitment aspect, timebanks are first and foremost solidarity economies, with a strong attachment to the idea of commoning. Solidarity economies see themselves as challenging unjust and unsustainable capitalist practices by re-organising the economy (Satgar 2014; Miller 2010). This means illuminating and creating economic practices which wish to follow other values than monetary profit making, such as direct democracy, equality, ecology and shared power. This is pursued through learning receptiveness to the needs and subjectivities of others, and through practical, transformative work to fulfill needs within limited resources (Ramos 2016, 3-4). Creating, upholding, and fostering common spaces and resources is an important part of the solidarity economy. In a practical manner, the economic model of timebanks emphasise co-production (Boyle & Harris 2009; Parks et al 1981). This means that providing a service does not mean merely “handing over something”, but rather involves ongoing mutual production, co-operation and thus commoning.

Creating new commons is vital for the functioning of such alternative economic systems for several reasons. The democratic (decision-making) aspect was already discussed above. Another perspective is generalised trust between people as the lifeblood of economic systems. All currency systems, mainstream and alternative alike, are contingent in their functioning on the level of trust persisting within the monetary community. In the case of mainstream currencies, state economic institutions uphold this trust, with incidents such as financial crises delegitimising these institutions and eroding this trust. In the case of complementary currencies, the question of building generalised trust is more concrete, as trust is not upheld by state institutions which enjoy a given degree of invisibility apart from crisis situations. Timebanks create a community-driven social process in which trust is generated by engagement and participation, rather than through the existence of creditable (and possibly coercive) institutions. (Eskelinne 2020).

This emphasises the idea of commoning as action. As is often noted in commons theory, commons are not merely forms of ownership relations (i.e. common ownership instead of private ownership), but process of continuous action for creating and maintaining common spheres of life (Toivanen 2015). Similarly, timebanks as monetary commons are fundamentally engaging processes. “Developing the principles” of the timebank should then also be understood as a process rather than being about designing an institutional blueprint. Posing an alternative conception of trust, wealth and value therefore requires continuous action, which is why the ostensibly distinct issue of direct democracy is typically raised in the context of monetary commons.

Commoning as a perspective implies recognising a social sphere beyond the market and the state, yet not functioning without the market and the state (Bollier & Helfrich 2015, 10). Commoning as a process requires constant negotiation and boundary-setting in relation to these spheres. In the process, timebanks as a monetary commons might take an expansive approach, in the specific sense of reminding the government sector of its nature as a kind of commons. “Commoning” is yet a category which authorities often have a hard time recognising. Timebankers must be conscious about insisting on the idea of commoning, as the wider society is keen to recognise timebanking as a system representative of an existing social category, such as volunteerism, commerce, or helping out around the neighbourhood. Assigning timebanking to any such category also implies treating it in essentialist terms, rather than accepting it as an evolving process. This pressure is bound to create tensions also within the timebank, as some members will always be willing to accept these given categories.

5. LEARNING PROCESS: PEDAGOGIES FOR COMMONING AND DIRECT DEMOCRACY

The notion that timebanks are always democratic procedures in addition to being mere exchange institutions, involves also pedagogical implications. A number of steps and phases can be discerned in the learning process, both for individual members and for timebanking as a collective process. “Pedagogical” of course needs to be understood here in a very specific sense: it does not imply information dissemination as in traditional teaching practice. Rather, pedagogy should be understood here as “a group teaching itself”, a collective effort to clarify the values and purposes of the system, along with learning to negotiate over disagreements. Further, timebank as a pedagogical tool for commoning around its currency commons makes ideally no distinction between the varying entrance points of different members.

The first level of learning between timebank members is the exchange procedure itself. When money in the traditional sense and the related obligations are absent, timebank members learn how to deal with mutual understanding and responsibility at different moments of exchange. Thus, an implicit ethical code of conduct is constantly being negotiated and assumed. If members feel there is something not going on in the timebank as it should, they will take contact with each other, or write for instance to the administrator. Sometimes disagreements are discussed in a membership meeting. Helsinki Timebank also has a team in place which deals with disagreements, which has always made a case to offer some minimal guidance like referring to the principles of the Timebank, after which members are encouraged to solve any remaining disputes between themselves.

On another level, commoning around the currency commons takes place also in terms of determining the values, principles and rules. For instance, at the onset of Helsinki Timebank, majority of people involved did not find it necessary to explicate their ideas on the values of the timebank (perhaps in line with the general sentiment in 2009), but when a commercial actor joined the timebank, members alerted about the issue, concerned about what their tovis are being circulated towards. This made for a fertile ground to set off a process defining the timebank's values, as well as basic principles of working together, of how to engage in the exchanges.

The outcome of this process was the Helsinki Timebank ABC, a document explicating the values to which any (economic) actors (associations, cooperatives) must show a commitment when joining the timebank – that is, solidarity economy values (Helsinki Timebank 2017). New associations and for instance cooperatives are to be approved in membership meetings, which can provoke very interesting discussions in terms of how different members view the commitment of the actor in question to the values of the timebank (as is at large the case in discussions around the identification of other economy actors).

A next level of learning can also be identified when solidarity economy actors start to cooperate with members or perhaps other actors in the timebank. When for instance a food cooperative comes to engage with timebank members, perhaps also with a sustainable energy cooperative, a process of commoning increasingly rolls out. Indeed a timebank can also be seen as a tool linked to the bringing about of more (practising of) direct democracy. This becomes also important when reflecting on the idea of a timebank working together with a municipality, as also public actors in a city could join the timebank and many different forms of co-production between timebankers and the city could be developed.

All kinds of autonomous creative projects could be launched, creating services or goods that are seen as important by both city and timebank members, whilst increasingly enabling people to be active and present in places of value and interest. Importantly, this could open up new forms of power transfer and sharing within the city – a commonification of the traditional public sector. Here again the timebank functions as something of a pedagogical tool. Crucially, as a timebank is an evolving process rather than a fixed organisation, it is also open and flexible in terms of forms of institutional co-operation.

6. EXAMPLE: THE TIME TAX INITIATIVE

To give an example of the issues discussed above and to highlight what commoning in practice could mean, we now turn to introducing the Helsinki timebank's tax initiative. The discussion on tovis and taxation initially came about as it was foreseen that the issue of taxation was something the timebank at some point in the future would need to address. The way the so called tovi-tax functions is that there is a 2 per cent levy on the tovis earned by the provider of the service. Helsinki Timebank members can themselves choose to which organisation member within the timebank they will direct their taxes. There is also a 2 per cent levy from the tovis spent by the recipient of the service, which automatically goes to the common account of the timebank, with which agreed upon works done for the timebank are remunerated. These can be seen as contributing to common good (levy on the provider) and maintaining infrastructure (levy on the receiver), thus replicating the functions of taxation but strictly keeping value in egalitarian tovi form thus and circulating only amongst subjects who have adhered to the Timebank's ethical code.

The taxation issue became more acute with the ruling by the Finnish tax authorities that tovis earned in a timebank are subject to tax liability. The ruling by the tax authority implied the forced conversion of tovis to euros, which was strictly contrary to the timebank's conception of value. Further, the ruling began quickly to deter new members from joining, as timebanking became observed as bordering illegal. While initially some members saw the solution

to be to limit the exchanges to strictly services with no potential commercial competition, what quickly emerged as the favoured solution was an extension of the time tax into the realm of municipal taxation.

Indeed the timebank does not oppose taxation as such, while it does oppose forced and arbitrary conversion of tovis to euros and using value generated within the timebanks outside the scope of its collectively agreed ethical code. More generally, the “municipal tovi tax” would imply a) recognising timebanks as contributing to the community; b) diffusing the commons values into the realm of municipal services; c) recognising the existing internal time tax model as a legitimate system of self-governance.

Practically, the “municipal tovi tax” would require the city to open a timebank account, through which it could receive a similar small automatic levy in tovis. As the “tax revenue” would be strictly used only by city employees working close to communities, such as in community centres, daycare centres, parks, etc., “time tax” would practically be an incentive for timebank members to volunteer in community-level service provision. Of course, no-one would be under an obligation to volunteer for the city, only those willing would earn tovis. It would be a matter of enabling people to be present and participating in the places and spaces they want to, whilst being rewarded with time credits. This would be a way of recognising the virtues of the welfare state and the general legitimacy of taxation while pushing the timebank conception of value and economic exchange on the municipalities.

Further, the taxation model would provide a method of enlarging the space for commoning, in the sense of attracting new kinds of activities. While the tax authority makes a strict distinction between helping out in the neighborhood and commercial transactions, enlarging the scope of timebanks requires exactly allowing “commercial” activities to be part of the system, given of course that there is a clear commitment to the values of the timebanks’ solidarity economy values, as stipulated in the ethical code. Several activists see taxation as a necessary issue to be solved at some point for the timebank to attract various kinds of new members.

In order to promote initiatives like this and generally to improve the self-understanding of the municipal politicians as governing a commons, Helsinki timebank activists and other people working close to it have organised two major seminars in 2016-17. The main starting point of these discussions has been what was stated above: that the timebank’s opposition to taxation in euros does not mean hostility towards the idea of the welfare state – let alone the welfare services of the municipality. Rather, Helsinki Timebank has been interested in strengthening the values of commoning within the municipality, as Finnish municipalities can be seen as a kind of commons, despite all hierarchies and bureaucratic features. Indeed, alternative economic systems like timebanks do not only exist within or despite the state and municipality bureaucracies, but can also inform them (Eskelinen, Hirvilammi & Venäläinen 2020). Amidst the taxation pressures, the timebank then sees itself as not only trying to subsist, but also trying to transform the municipality.

In both seminars it has been noted that this would require concrete starting points or pilot projects, in which the city (or more precisely the city’s functions which adhere to the timebank’s ethical code) would take membership in the timebank system. Yet commoning appears to require determined political work, as it seems to be somewhat difficult for the majority of municipal politicians to relate to the idea of commoning. This was shown by the fact that especially in the latter seminar, sympathising politicians were rather in opposition to the tax liability of timebanks as such, rather than taking the initiative to push forward creative initiatives on timebank-municipality co-operation.

Theoretically, the city has recognised timebanking since its old strategy paper from 2012. In this strategy document, the city stated that it will “investigate, how timebanks can be supported by the city” (Helsingin kaupunki 2012). This could have at least theoretically implied a recognition of the value form of timebanks or the willingness of the city to engage in developing the municipal time tax. In any case, highlighting the transformative aspect and the process aspect of timebanking, Helsinki Timebank aims to continue its dialogue with the city, and has taken part in the currently ongoing elaboration of the new Helsinki Strategy, in spaces for citizens’ input. While the dialogue has not been active lately, the city continues to express its interest on working with the timebank, as well as exploring complementary currencies more generally. The Timebank also hopes to co-launch organic pilot projects, to be able to document tovi and tovi tax flow around a public service actor joining the timebank, and to assess all the experiences this gives rise to.

7. CONCLUSIONS

In this article, we have introduced timebanks as alternative currencies. We noted the variety of perspectives on the idea of timebanking and reasons for joining a local timebank. The existence of these different perspectives contributes to the internal dynamic in timebanking and point to the need of seeing timebanking as a decision-making procedure apart from being an alternative exchange platform. Most importantly, timebanks should be seen as open processes rather than fixed institutions. Collective learning and negotiating the ethical code is part of the way timebanks function.

According to the perspective we have stressed in the article, timebanks are not only processes for recognising and illuminating the “core economy”, but also tools for promoting wider social change. The design of monetary systems not only influences the distribution of economic value but also shapes social relations. Whereas mainstream money contributes to commodification and financialisation of social relations, timebanks can be seen as a pedagogical tool educating its members on commoning and on practicing direct democracy. In the debates within the timebanking movement, timebanking is often seen as part of a broader transformation, linked to for instance participatory budgeting and at large strengthening solidarity economy building and just economic transition. The taxation issue is an illuminating example on the possible politics of commoning. While the issue initially created divisions within the timebank, with some people arguing that timebank activities should be limited in order to comply with the categories of non-commercial activity, the timetax surfaced as a “commons approach” to taxation. This implies reclaiming the notion of taxation as building blocks to create common good.

The practices of envisioning together serve both the commoning aspect and the pedagogical aspect of timebanking. What remains an open question is the balance of being capable of insisting on the commoning perspective and remaining open to people with different motivations. In a transformative and engaging process, operations of the systems should be constantly open to scrutiny. This can relate to potential content of exchanges, reactions to external pressures, development of the system, and linking it practically and ideologically to other initiatives with similar ethical starting points.

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