

Mutual Aid Networks: Redesigning Work for a Cooperative, Regenerative Economy  
Experience Report

Author: Stephanie Rearick

Author biography:

Based in Madison, Wisconsin, Stephanie Rearick is founder and Co-Director of the Dane County TimeBank (DCTB) - a 2800+-member timebank devoted to building a just and inclusive economy - and Project Coordinator of Mutual Aid Networks. In addition to her work in timebanking and promoting grassroots-up economic and community regeneration, Rearick is co-owner of Mother Fool's Coffeehouse. Rearick worked for Greenpeace for six years of young adulthood, helped launch Madison Hours local currency in 1995 and served for several years on the steering committee of independent local political party Progressive Dane. Rearick also works as a musician, performing since 1993. Her solo work is keyboard-based classical/cabaret/pop (piano, Casio, trumpet and loops). Rearick also plays drums and shares vocal duties in Ladyscissors, a jangly guitar, 3-girl-singers 4-piece rock n roll band.

Abstract:

A team of activists, organizers, and system designers -- originating from the Dane County TimeBank in Madison, Wisconsin, and now counting members from around the globe -- are launching a legal, social and financial framework to help people redesign their work lives by creating more comprehensive and resilient kinds of resource sharing and exchange. This framework has been created throughout a 5-year research and development process and is now called Mutual Aid Networks (MANs).

The mission of MANs is: to create means for everyone to discover and succeed in work they want to do, with the support of their community.

And part of why we settled on the name MAN is to be able to create our dream jobs working for this new "The MAN". The old "The Man" has become a bit of a drag!

Our approach to developing MANs is rooted in local initiatives, many already successfully up and running and ready to go to a higher level of effectiveness and complexity. The goal is to connect local initiatives in a global community of active learning, sharing and exchange. We intend to create a network of networks that could eventually engage 100% of people on Earth in re-designing our economy by re-designing our own work lives and those of people in our networks.

People make a Mutual Aid Network for any purpose - to feed everyone on the block, make a global travel/culture exchange, do regional watershed restoration, redesign work among a

group

of friends, etc. - and we help each other make and use both the sharing and exchange tools and the social/legal processes for collectively stewarding projects and resources.

The individual MANs and their supporters are connected in one big coop, called the Main MAN, that's incorporated in Wisconsin and opened for membership in June 2015.

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Mutual Aid Networks: Redesigning Work for a Cooperative, Regenerative Economy

What would it look like if everyone were doing the work they loved, what they felt called to do? What if everyone had the opportunity to build their skills to their maximum capabilities and then apply them to making their communities whole and beautiful?

WHAT:

After four years of research and development, we are unveiling Mutual Aid Networks (MANs) and inviting all interested parties to help support their creation. The mission of Mutual Aid Networks is: to create means for everyone to discover and succeed in work they want to do, with the support of their community.

Mutual Aid Networks are a new form of cooperative that employs collaborative economic tools – including timebanking, price-based mutual credit, shared resources, and cooperative savings and lending pools – in a synergistic way. Each of these economic tools is currently being used successfully around the world. Our system moves one step further by bringing them together into a comprehensive, complementary economic system that will allow the economy to work for people, instead of people working for the economy.

The cooperative will employ these four different economic tools to generate, steward, and allocate resources toward the group's agreed-upon goals. This structure will allow the strengths of each tool to shine while also filling in the gaps for each individual tool's weaknesses. Synergies within and between Mutual Aid Networks will create new-found effectiveness in funneling resources where they are most needed within a community.

Mutual Aid Networks are scalable and can be created by any group of people who hold shared values and a common purpose that fits with the agreed-upon core principles of Mutual Aid Networks. Communities could form MANs for:

Providing healthcare and wellness within the community

Increasing energy conservation and renewable energy production

Increasing economic prosperity by creation and support of local businesses and enterprise

Creating disaster preparedness networks by risk areas or geographic region

Creating art incubators

Virtually anything they wish to do, provided it fits within MAN Core Principles

WHY:

The prevailing economic system only values certain types of work and skills, and is limited by the availability of money. A large portion of the population merely works to make money to live. Dissatisfaction is high in the workplace as true creativity is often stifled by organizational hierarchies and cultures. Too often people's highest gifts and talents are not being used. Many workers lack time in their lives due to excessively long workweeks, whether at one job or multiple jobs, solely for the purpose of making ends meet. Meanwhile, there is an abundance of meaningful work that needs to be done in our communities that receives short shrift. Many people - among them those who have participated in risky high-profile collective action such as the Wisconsin Uprising, Arab Spring, and the Occupy Movement -- recognize the need for change and are ready to take action.

The MAN creates a positive and constructive pathway for such energy, better enabling individuals to balance the work they desire while being better able to serve their communities.

#### HOW:

At the individual level, we will create means for people to redesign their work lives. Tools we are creating will help enable people to determine how they use their time not only to provide services and meet their financial needs, but also to meet the need for creative expression via music, art, etc., to be involved and help their community, and to be continuing life-long learners.

At both individual and project level, we will create tools for robust and effective budgeting that acknowledges all potential resource bases including money, timebanking, shared resources, and more.

We are also creating template legal and social agreements for effective collective generation and management of resources, including cooperatively-owned and -stewarded money, land, building stock, enterprises, makerspaces, etc.

There will be sixteen pilot sites. These sites will be piloting and experimenting with the design and structure of local Mutual Aid Networks. By testing the MAN structure simultaneously in different locations for varying purposes and sharing our learning as we go, we will be able to support rapid replication and scaling up than if we work in isolation.

The individual MANs and their supporters are connected in one big coop, called the Main MAN, that's incorporated in Wisconsin and opened for membership in June 2015. The Main MAN will serve as the cooperative that generates and governs the work to support MANs. It also serves as the resource exchange and sharing system for MANs and their supporters to connect and share with each other. Its project management and sharing components will create avenues for us to make our work visible and to attract contributions of time, money, skills, and other resources.

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ecting MANs in a network of mutual support and sharing, and making them visible to the world in this context, will create opportunities for individual MANs to access more and better technical assistance than they would on their own while also creating opportunities for cooperative economic thinkers, writers, and designers to find communities interested in implementing and testing their ideas. A key component of the Main MAN will be to create and share qualitative and quantitative evaluation methods and tools for rapid improvement.

#### WHERE WE ARE NOW:

Sixteen pilot sites across the US, UK, and other parts of Europe with exploration beginning on additional continents are currently at varying stages of gestation, birth, and infancy. The Allied Community Coop, one of Madison's two pilot sites and a key incubator for the ideas that led to MANs, was the first to officially incorporate (August 2014) and vote to become a Main MAN member and pilot site (July 2015). The Main MAN, our global umbrella cooperative, opened for membership with a soft launch in June 2015 and made our public launch in August 2015 during our seminal MAN Up Summit.

These are some of the sites and organizations that are collaborating on Mutual Aid Networks:

- Madison, WI (Allied Community Coop and Social Justice Center)
- St. Louis, MO (Cowry Collective, Solidarity Economy St. Louis)
- Detroit, MI (New Work Field Street Collective)
- Lansing, MI (Mid-Michigan TimeBank)
- Chicago, IL (Chicago Time Exchange, Institute of Cultural Affairs, Chicago Sustainable Leaders Network)
- Hull, UK (Hull and East Riding TimeBank, HullCoin)
- Manchester, UK
- Paris, France (Valeureux)
- Skövde, Sweden

In Madison, WI, we have launched our own first local MAN, the Allied Community Coop, around a comprehensive effort to address neighborhood deficits, beginning with the lack of any retail grocery or pharmacy. We are developing our second, the Social Justice Center, around creating a mutual support network for resident organizations and neighborhood supporters, with a neighborhood resource center as its base.

In February 2014 we incorporated a meta-cooperative in Wisconsin called the Main MAN to support local pilot sites' activities and infrastructure. The Main MAN meta-cooperative that links the pilots together will enable us to collectively create comprehensive budgeting tools for individuals and projects that track all forms of capital – timebank hours, mutual credit, shared resources, and community savings and lending pools and allow people to commission work from each other and redesign their work lives utilizing shared templates and facilitation

processes. This system of tools will create mechanisms for people to be able to invest money, time, and other resources directly into their communities.

The Main MAN builds on the shared momentum of its members and creates points of attachment for thinkers, writers, system designers, software designers, donors, fundraisers, etc, giving all of us a chance to put our money where our mouth is by choosing to participate in other forms of exchange to enough extent that we actually support ourselves and our projects..

The MAN Up Summit:

[video from this will be the bulk of the presentation]

August 20-28 2015 we hosted MAN Up Summit in Madison, WI. And it was amazing! See the blog for notes, and the Resources page as we distill our documentation into useful tidbits.

As MANs are designed to revolutionize (or rather evolutionize) the way we work together, we needed first and foremost to focus on finding what we believe to be our healthiest current options for how we organize ourselves to be maximally inclusive and maximally effective.

The MAN Up Summit included in-depth trainings and discussions on Sociocracy, restorative justice, Art of Hosting facilitation, project management, and more. Plus work sprints, code sprints (our software developers were here from France), collaboration visioning sessions, our official public launch and launch party with The Yes Men!, our first Main MAN general membership meeting, and more.

It was a very rich and rewarding couple weeks at the MAN Up Summit. Much of it will be turned into learning materials posted at <http://mutualaidnetwork.org>. What follows is an inexhaustive sampling of the week's events.

Funders' circle – morning of day 2, brought a delightfully surprising mix of funders current and future plus young activists with amazing skillsets, great ideas of how to put them to work, and very little opportunity (with big debt) in the current economy. We found some good ways to connect in both securing resources for our work in the current paradigm and partnering with funders/philanthropists to co-create a new paradigm that works better for all of us: an invitation to voluntary, joyful redistribution of wealth.

After a beautiful Friday evening of a community justice-themed picnic in the park, food provided by the fantastic Cafe Costa Rica, many of us retired to the pier to watch the sunset. One of many moments appreciating the opportunity to host people in our lovely home city. While talking about how we'll change what's very unlovely about it, its systemic racism and

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ssive criminal justice system. And on the topic at hand – we were joined by a crew of 9 amazing activists from St. Louis, including old friends and new. The great Julia Ho (of Missourians Organizing for Reform and Empowerment, among others) really pulled things together to make this trip happen for several people, and all of our St. Louis guests had a lot to share with us about their work for justice in their own community. We have lots of ways to build on each other's work and support each other in the creative destruction of the US Prison Industrial Complex. Along with other partners around the country.

Sociocracy! I can't say enough good about our Sociocracy 3.0 workshops with James Priest. Sociocracy looks to me to be a super practical way to build really good work and communication flow and governance into any group process. I look forward to using what we've learned to shape our work. It's already clarified things enormously and the bits we've used so far have been delightful.

Fractal organization – this was part of the Sociocracy training and we used the principles James introduced to figure out how to shape the work of MANs, the relationship of pilot sites to the Main MAN, the operations and governance processes for it all...

The food organizers and cooking team! As is often the case, I left food out of my worldview in terms of planning for this summit. But because I've lived in timebankland for the last 10 years, I had faith that people would step up and make something beautiful happen. And they did! First, Lora Garrett appeared in MAN web meetings beginning a couple months ago, which is when I learned that she lives here in Madison and wants to help build the MANs. She stepped up in a million ways, organizing food carts to come out, catering our Burrows Park event with her and her husband's awesome food cart, Cafe Costa Rica, managing a bunch of logistics. And she lined up the FEED kitchen for a location for cooking our food. Then we asked for a cooking team and the most wonderful people stepped up. And Sue Hessel jumped in to coordinate the work. They fed us delicious feasts for three full meals plus snacks for our launch party, and 3 delicious cakes for the Allied Coop's first birthday celebration. It was incredible! All in all we spent about \$550 on ingredients for all these feasts. Pretty amazing, and demonstrating our power to become less dependent on money through cooperation.

Allied Coop workshop and party - and field trip report: The Allied Community Coop is really one of the parents of Mutual Aid Networks, as the first vision of using timebanking to help 'grow' a pool of shared money that would support collectively-owned resources (a van) was born when we created the vision for PowerTime II. Now Allied Coop is a going concern, we've put PowerTime II on hold while we work toward making a neighborhood-owned and -operated grocery and resource center, while taking steps to ameliorate the food emergency in the meantime. This event was an Art of Hosting workshop with Lina Cramer and Renee Haynie-Jackson, followed by a celebration of Allied Coop's first birthday. We also had a lovely short session of stress-reduction breathing and light chair yoga with Mary Bue. Plus a

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on the field trip we took in June to St. Louis and New Orleans! It was great to be joined by a few of the people we visited in St. Louis, who were here for the summit. And the sparkle when LaVern, Sina, Gloria and Cassandra reported on all the learning and fun we had! We gave out Mardi Gras beads, ate cake, and learned about the original Mutual Aid Societies, the African-American tradition that the private insurance industry has worked to co-opt and destroy, and which we'll help to revive within MANs. Plus reports on our restorative justice conversations with the St. Louis people, learning from the Patch timebank store there, new timebank ideas from New Orleans, and new MAN ideas in both places.

Monday August 24, at the great High Noon Saloon — our big MAN Launch Party with The Yes Men!!! They were hilarious as always, and showed clips from their new film The Yes Men Are Revolting. And Bayo Akomolafe, our great advisory board member from Nigeria by way of India, really moved people with his talk. As did the short stories about what various pilots (Hull, Lansing, Providence, Allied Coop!) are doing, and all the musicians – Wendy Schneider, Shawn Neary, Cat Capellaro and Andrew Rohn, Hanah Jon Taylor, and me. It was quite an extravaganza. And a very special treat to have The Yes Men, long-time heroes of mine, up on stage talking about the MAN like a thing that actually exists. Because it does!

On August 25 we had our 3-hour Savings Pool workshop. Guests Stephen Hinton of the JAK Bank in Sweden and Phil Stevens of New Zealand's Savings Pools, plus Janelle Orsi of Sustainable Economies Law Center dug deep with us to help us learn the possibilities community savings pools can create. Janelle helped us understand what laws we need to pay attention to, navigate around, work to change. We're up for it! Plus cooperative legal structures go a long way... more on that later...

The savings pool session was followed by our Robust Budgeting and Work/Life Description workshop. I decided to use myself and my own real life as the case study. Because I'm really going to be doing this! This was somewhat shockingly cool, so reassuring, so exciting, so freaky... First off it was great to get help making a budget, because I hate to do it or think about it. And I'm not always that realistic and my good friend, bandmate, and DCTB Co-Director Lorrie Hurckes was there to give friendly reality checks... But then we easily saw how I could, while doing exactly what I want to do with my time, cut my money expenses by 37% and end up with a surplus of timebank hours (that I can easily allocate to getting help with music booking and promotion, which would help my other kinds of income) with resources that can be readily available within the coming year. This is super cool. We'll be doing more of this together, most likely as the continuation of our online learning series.

Wednesday we did a software development, cooperation, team-building, capacity-building workshop in the afternoon. Julien showed us around Wezer and we talked about how it works now, how we aim to make it work, how we will connect it with other tools and exchanges systems to create a well-functioning and resilient network. Exciting!

Thursday August 27 was The Main MAN's first ever General membership meeting and John Rogers showed up! And joined the Board!! Along with these other fabulous folks.

Then we spent more time working with James in open space, getting into the nitty gritty about how we'll operate. What a wonderful opportunity to have him with us as we stumble through our learning curves. I'm really looking forward to honing our skills and seeing how well we can use this to be a super well-functioning team. Of super well-functioning teams.

The last day, Friday August 28, we had the great treat and very well-timed workshop on Coop Law – how we can apply it to meet our goals. We're really lucky to have good cooperative law here in Wisconsin, and great people to help us with it. David Sparer, the wonderful lawyer who has helped us with bylaws and vision for the Allied Community Coop and the Main MAN, has decades of experience in the field of coop law and helped to found the Willy St. Coop (incorporated at the same address as the Main MAN, DCTB, and Madison Hours by the way. The Willy St. Coop is our super-supportive partner for the Allied Coop, helping us establish our buying club and work toward a grocery store). David joined us, along with Anne Reynolds of the UW Center for Cooperatives, another great supporter, adviser and helper to us and the Allied Coop. We talked through our goals and how we can apply coop law to meet them. Organizing as cooperatives helps us accomplish some of the wealth-sharing and wealth-transfer goals that we have while keeping us out of things like banking and insurance regulation. Partnerships, such as with local credit unions will also help us deal with federal and state regulations as well. But the long and short of it is, we're all systems go. And one other cool thing: Wisconsin has great coop law but many states and countries don't. We learned that as MANs spin up in places without coop law, they can either incorporate as a basic LLC in their state, commit to cooperative principles, and call themselves coops. Or they can incorporate in Wisconsin and operate under Wisconsin law. I got kind of excited about the possibility of becoming the Delaware of Coops!! (in case you don't know, Delaware has low corporate taxes and tons of businesses incorporate there. One street address is home to 285,000 corporations! I generally like the idea of co-opting these kinds of things, why do you think we call it The MAN?)

We closed with a harvest of the summit, and next steps. And a nice little cheer – Let's rock!

Now we're going out into the world as a team of people well-connected with each other, well-grounded in shared philosophy and practice, with a clear commitment to working through our learning curves together, supporting each other to do the best work we can. All in the spirit of Mutual Aid Networks, creating means for everyone to discover and succeed in work they want to do, with the support of their community. Starting with us!

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HOW WE GOT HERE:



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al Aid Networks are the culmination of a 5-year research and development project of the Dane County TimeBank, called Time For the World. The original goals for the project were:  
To identify ways of organizing timebanks and related cooperative economic systems in ways better suited to facilitating flow and effectiveness  
To identify how various complementary currencies and cooperative ownership structures could be brought into a wisely integrated system in order to create an economic engine exponentially more powerful than any one system on its own.

The fundamental question, laid out in our presentation at the First International Complementary Currencies Conference, titled “Deploying TimeBanking for Human-Scaled Economic Development,” was:

“How do we create an economy that values, rewards, and catalyzes abundance?”

Over the course of the next few years we visited timebanks, relevant conferences and workshops, and other types of cooperative systems, plus worked to develop local cooperatives in our home base of Madison, Wisconsin.

We also began a monthly work-and-learn series called “Builders’ Workshops” in order to be able to explore various cooperative economic tools (timebanking, price-based mutual credit, savings pools, cooperative ownership) and their applications in more depth. Our goal was to develop a higher level of literacy in these topics, in order to be able to create a system that could work for our goals.

A key component of the Builders’ Workshops series was a set of workshops called “Healthy Community Economy” where we identified strengths and limitations of the various economic tools available to us, and found that the strengths of one could compensate for limitations of others. We saw that connecting these tools wisely could build the human-scaled economic and community development engine we were looking for. At the same time we realized that the economy is a social construct, and that new ways of behaving economically would require a lot of work to develop a cultural shift and new social competencies.

We chose to focus on Art of Hosting group project facilitation processes in order to build skills in deeply inclusive goal-setting and community organizing.

During this phase we came to the conclusion that all of this economic work was essentially in service to re-designing how we approach work and compensation, and that we could re-design the economy by re-designing our own work lives and, by extension, those of people in our networks. And that we could connect these networks together in other networks of mutual support and exchange that could create an excellent avenue for inviting people - everyone on the planet who wants to - to participate.

In 2013 we crystallized the structure and plans we had been developing, and coined the term ‘Mutual Aid Networks’. The name appeals because it describes exactly what we are aiming

for - a

network of networks of people who are choosing to support one another. We also liked the allusion to the work of Pyotr Kropotkin, and even more liked that the acronym for Mutual Aid Networks is MAN. We wish to create an opportunity for everyone to develop their dream job working for 'the MAN.' In fact, much of the work of MANs could be described as 'hacking capitalism' and co-opting some of the processes and language of our uber-capitalist society. We wish to be the real job creators and to become the new The MAN.

We spent a lot of thought creating the mission statement for MANs. "To create means for everyone to discover and succeed in work they want to do, with the support of their community." We explicitly rejected specifying tools that would be used to do so, and were very deliberate in our use of the word 'everyone.'

We developed a vision for how to organize Mutual Aid Networks as cooperatives of people coming together for a common goal, then stewarding timebanking, other mutual credit, commonly-owned resources (makerspaces, shared laundry, common gardens, etc), and cooperative ownership in order to re-design our approach to work.

And then we developed a suite of Core Principles based on timebanking and cooperative principles, plus Elinor Ostrom's principles of Governance of the Commons.

Our presentation at the 2nd International Complementary Currencies Conference in the Hague introduced the concept of MANs to the world and helped position us to begin to develop and test this model on the ground.

We identified a number of sites where existing initiatives - mainly timebanks and cooperatives - had become ready to experiment with adding new levels of complexity and additional tools. We began to connect in regular online meetings and to develop the vision of how we could operationalize MANs.

In February 2014 we incorporated the Wisconsin Mutual Aid Network, DBA the Main MAN. We developed a Working Board, an Advisory Board, and several Work Groups - Social, Legal, Technical, Financial, and Communications. These teams went on to create an online learning series and then the in-person MAN Up Summit referenced above. We held a soft launch for membership in the Main MAN in June in order to start testing it out, then held our public launch August 24 during the Summit.

#### WHERE WE'RE GOING NEXT:

The next three years will be the pilot phase of Mutual Aid Networks.

Each pilot site is creating a plan and signing a Memorandum of Agreement which lays out goals, scope of work, geographic reach, stewardship and succession plans.

The

pilot sites will engage in a joint crowdfunding campaign, supplemented by other fundraising efforts both separate and together, to build a resource base for their initial stewardship.

We will work together on our 3-year budgets which adopt the Robust Budgeting techniques we began to develop during the MAN Up Summit. Our budgets will show how we decrease the need for the initial seed dollars through increasing the efficacy of the additional supports like timebanking and savings pools, and building more commonly owned resources that can be used at no cost.

Each pilot site agrees to share all of the work they generate, and to conduct and share the legal research necessary to operate in their locale. In addition, all pilot sites and other members of the Main MAN will share materials and technical support in order to ensure that development of MANs will continue to get easier and more successful.

#### HOW YOU CAN PLUG IN:

Join, create, participate in a local effort, offer and request resources through the Main MAN or a local effort, and contribute your talents and insights to making this happen.

Attention complementary currency activists, cooperativists, Robin Hoods - here is an opportunity for voluntary, joyful wealth re-distribution. A chance for us to put our money where our mouth is and invite others to do the same.

#### WHY YOU SHOULD PLUG IN:

This is explicitly designed to create the opportunity for each individual to do what you like, what you're passionate about, what you feel called to do. And to be supported and support others in doing so. As we develop our capacities to work together and separately on projects and issues we care about we can unleash some unprecedented problem-solving capacity. While enjoying life much, much more.

In addition, and maybe most important, we do so in a way that not only ceases to harm others to support our own lifestyles, but creates opportunity for every single human to do the same. Instead of our current economy of exploitation we build a new economy of radical inclusion, for the 100%. And it's fun.

We have the opportunity to change the economic system and create a whole new structure and paradigm together. We are committed to the possibility of all people doing work they love, contributing to their communities as they wish, and working with neighbors to realize their dreams.

This initiative is endorsed by our Advisory Board:

The Yes Men (Andy Bichlbaum and Mike Bonanno) – culture-jamming activists



**3rd International Conference  
on Social and Complementary Currencies**  
October 27<sup>th</sup> - 30<sup>th</sup> 2015

**Management School at Federal University of Bahia - Salvador, Brazil**



Charl

es Eisenstein – Philosopher, Activist, Author of four books (notably Sacred Economics)

Dr. Edgar Cahn – Founder and CEO of TimeBanks USA

Vicki Robin – Simple living advocate/ author of two books (Notably: Co-Author of Your Money or Your Life : Transforming Your Relationship with Money and Achieving Financial Independence with Joe Dominguez)

John Bloom – Senior Director of RSF Social Finance

Adebayo Akomolafe – International Alliance for Localization

Michel Bauwens – P2P Foundation

Manish Jain – International Alliance for Localization

Bernard Lietaer – International expert in the design and implementation of currency systems

For more information, go to:

Mutual Aid Networks

[www.mutualaidnetwork.org](http://www.mutualaidnetwork.org)

Time for the World

[blog.timeftw.org](http://blog.timeftw.org)

Dane County TimeBank

[danecountytimebank.org](http://danecountytimebank.org)