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Do it together!

Co-creation, activating citizens and social cohesion in Samen-Doen

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Abstract

In this paper we take Do it Together!, a Complementary Currency (CC) project in two Dutch municipalities, as an interesting example to show how action research with actual projects in the field can add greatly to the development of CCs towards sustainable and engaging models that might form valuable social (policy) tools in the future. We first describe how the participating organisations design and implement a social currency that binds the efforts in different policies by rewarding desired behaviour of citizens and clients or customers. Second, we identify challenges at several levels – micro, meso and macro – for which the initiators of DOT have found several creative (potential) solutions, stemming from a broad range of disciplines.

Keywords

Social currency; community currency; implementation research; action learning; process analysis; local government; The Netherlands.

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1. Introduction

There are many challenges that face local communities in the early 21st century. Political (budget cuts), demographic (ageing population), social (individualisation processes), and economic (financial crisis) developments are a possible threat for both the social infrastructure as well as the economic vitality of local communities (Putman, 2000; Sassen, 2004). These challenges have led local authorities and their societal partners to adopt new initiatives to tackle social exclusion and to build social capital. Do it together! (DOT, in Dutch: Samen-Doen) in The Netherlands is an interesting example in this respect. This social currency scheme employs a 'carrot' rather than a 'stick' approach to stimulate all people (the old and the young, physically fit or disabled) to strengthen the local community. Shopkeepers as well as municipalities, housing corporations and care organisations can reward people with points and beyond that, all members of the scheme are encouraged to exchange points with each other for non-formal services.

Like many of the present-day (or: 'fourth-generation', see Blanc, 2011) community and complementary currency schemes (CCs), DOT is an unorthodox organisational arrangement with state, private sector, third sector organizations, and citizens working together. In their efforts to secure access to basic social services in the realm of welfare state retrenchment, these actors realize collaborative co-production (Pestoff, Brandsen & Verschuere, 2013; Joshi & Moore, 2004) and occupy a space in between formal and informal employment and between state intervention and grass-roots initiatives. This rises puzzling 'how-to' questions: how to connect the 'system world' of currency designs, societal goals and business models with the everyday 'life world' of CCs users? How to overcome (potential) conflicts among the diverse interests, norms and cognitive patterns of involved partners? How to embed a locally designed currency scheme within the broader institutional field of (welfare state) arrangements and regulations?

When community currencies are being implemented, such questions are much discussed, though receive relatively minor coverage in research. Requests to study the *impact* of CCs prevail, as investors look for (quantifiable) records to justify their financial support to a currency scheme. Seen from the other side, organisers of CCs seek impact-records to achieve project support and funding (Bindewald & Steed, 2014, p. 1). Notwithstanding the need for impact-assessment (CCIA, 2015, p. 149; Place & Bindewald 2015), measuring impact is just

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one of the elements of the comprehensive evaluation that is needed for the further evolution and refinement of both individual projects and the field of CCs as a whole. In this paper we claim that a comprehensive understanding and improvement of CCs can be enriched by undertaking research 'in action' that studies the dynamics and the underlying mechanisms of how actors come up with workable practises. We take DOT as a 'real-life' case to learn more about the *process* of implementing a new social currency within complex multi-actor and multi-level settings.

We 'dive' into the process of implementing a new social currency scheme, in search for what such a process is really about. We present the early lessons learned as a three-fold story, each embodying a different aspect of implementing: 1) the micro level of users; 2) the meso level of cooperating organisations and 3) the macro level of how to fit a local currency into the broader institutional field. Before presenting the process analysis, we first give an overview of the concept and underlying rationalities of the DOT-currency scheme (section 2) and the project design (section 3).

2. Do it Together: an innovative social currency scheme

The multi-coloured field of CCs

Since the DOT concept is quite innovative we start by giving a short description of the project. DOT is a Complementary Currency (CC); a trading network or monetary programme, using a form of currency produced by non-state actors (North, 2005 p.221). Networks like these run parallel to national currencies. In recent years they have strongly increased in number worldwide (Pfajfar, Sgro & Wagner, 2012). CCs exist in many different forms. Some are backed by a commodity standard, an official reserve, or based around precious metals, but most are purely based on trust. CCs can be issued by different actors, such as a group of citizens, local governments, welfare services, business people or employers. CCs may be aimed at a certain region or group of people, or be in general circulation. Some complementary currency schemes seek to overcome perceived inadequacies of official money, others use Complementary Currencies an instrument to reach community goals. CCs are

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created to serve a broad variety of goals, and their designs continue to change and evolve over time.

The broad range of existing CCs has made formulating a clear concept quite difficult, and has led to the use of many different terms to indicate various forms of CCs, ranging from 'alternative' and 'secondary' to 'social' and 'local'. Since the main objectives behind the project are social, we refer to DOT as a social currency. It is an innovative experiment that seeks to shape social support through a shared feeling of responsibility between the municipality, housing association, care providers and welfare associations.

DOT: goals, concept and target-groups

The project, as formulated in its grant agreement for the European Union Programme for Employment and Social Solidarity – PROGRESS (2007-2013),[1] seeks to '*improve levels of service and care on a local level improving possibilities for vulnerable groups to enter the labour market and the promotion of liveability in neighbourhoods*'[2]. DOT operates in two separate schemes in the municipalities of Tholen and Bergen op Zoom in the Netherlands,[3] and co-creates the project involving local residents, governments, associations, non-profit organisations and independent retailers. At the heart of this project is a fully electronic currency, meaning the currency only exists in a digital form, and thus does not circulate as coins or paper money. Transactions can be carried out through payment terminals and near field communication (NFC) cards, a mobile app, or online.

DOT aims to make citizens of all ages understand and accept that they have a shared responsibility and to provide them with tools to find ways and feel encouraged to make a real contribution to their neighbourhood and community. Everyone can participate in the

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[1] The PROGRESS programme is a financial instrument supporting the development and coordination of EU policy in the areas of employment, social inclusion and social protection, working conditions, anti-discrimination and gender equality.

[2] EU Grant Agreement iCare4U - a social policy experiment in motivational strategies towards citizens.

[3] Tholen is a municipality in the southwest of the Netherlands. The municipality is a rural area consisting two peninsulas, formerly islands and nine centers ('kernen'). Tholen has a population of about 25.000 inhabitants. The municipality of Bergen op Zoom is located about 6 miles away from Tholen and the nearest urban area. It has a population of more than 66.000 inhabitants.

programme and is actively invited to do so. Nevertheless, the scheme is specially designed to motivate citizens who are not already engaged in volunteer work and/or that are socially isolated.[4] Target groups are people in need of social and family care, school drop-outs, unemployed people, vital and non-vital elderly, and others; they are stimulated to support one another and to become active members of their community.

Currency model with four components

The heart of DOT is a fully electronic social currency to encourage citizens to become active in their community and simultaneously support the local economy. This social currency circulates as points that exist only in digital form only, not as a voucher or token. The points are stored in an online environment (similar to online banking), transactions are carried out through payment terminals and NFC cards, mobile app, or web.

DOT incentivises people with points to consume locally, to actively participate in the neighbourhood and to keep the community a clean and a safe place to live. The incentive scheme in DOT combines commercial and public purposes in its model, which is distinctive for this project. The concept of DOT is a combination of four components: 1) a public reward programme from institutions like the municipality, housing associations, healthcare institutions, schools etc.; 2) a loyalty programme from local and independent retailers;[5] 3) a sharing economy initiative between citizens, and 4) a support scheme for local charities.

1) The public reward programme: rewarding participants for good behaviour by local authorities and institutions: housing associations, care and welfare, schools for performing specific tasks that improve the liveability of neighbourhoods and strengthening the local

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[4] In 2012/2013 half of the Dutch population aged 15 years and older has done volunteer work for a club or organization at least once. Most volunteer workers are active for sports clubs, schools, ideological organizations and in care and nursing. Trade unions and organizations engaged in housing and housing subsidies, political parties and social help have the lowest proportion of volunteer workers. On average, volunteer workers are active for 4 hours a week, but most of them spend less than one hour a week on volunteer work (source: Statistics Netherlands, May 2015).

[5] See 'Loyalty Scheme', in Community Currency Knowledge Gateway.

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community. Rewarded activities may be very diverse: participate in a community clean-up day, paying the rent on time, provide assistance to the elderly or informal care to people in need. Participants can redeem the points subsequently at the local authorities and institutions.

This 'carrot-approach' is expected to provide an additional stimulus to help participants rediscovering their abilities and potential and to regain self-esteem and confidence.[6] Public reward programmes are based upon the experiences of commercial loyalty schemes (Lietaer, Snick & Kampers, 2014, p. 40, Community Currency Knowledge Gateway). The first electronic public reward programme was NU-spaarpas in Rotterdam (Community Currency Knowledge Gateway).

2) The loyalty programme. This programme has many similarities with Air Miles or Nectar. Consumers earn points by purchasing at affiliated retailers. For every purchase in Euro, consumers receive an amount of points ranging from 2% to 5% of the value spent (depending on the retailer). This system provides retailers with new customers and engages existing ones to buy more or do more expensive purchases. points can be redeemed at the same affiliated retailers for purchases, gifts or discounts. Participating retailers need to be independent. This way, consumers are motivated to shop locally, thus supporting local small and medium-sized enterprises (SMEs). By supporting the preservation of local SMEs DOT aims to enhance the liveability and safety of neighbourhoods as well as local employment.[7]

3) The sharing economy initiative between citizens: the points can be transferred at peer-to-peer level for mutual help, neighbourly help and social care. Participants can, for example, pay their peers with points for small maintenance work, household work, assistance for tax declaration, giving a ride, etc. This strengthens the links between residents, self-reliance and

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[6] Recently presented figures of a two-years running monitor of SPICE conducted by Apteligen (2014), covering over 1300 respondents, support the thesis that the introduction of a social currency scheme may increase the levels of participation and can help to shift people towards more regular and more sustainable participation. Nearly half of the survey respondents said that they now want to, or are able to, do things they didn't do before. Around two thirds (66%) of members say they now know more people, they spend more time with others, and they know the people in their community better. Likewise, findings of a comparative case study of community currency schemes in Japan and Sweden, suggests that these currencies make users aware that social support can be part of their lives if they become conscious of it (Nakazato & Hiramoto, 2012).

[7] As derived from Projectplan Icare4U (Samen Doen).

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social cohesion. The sharing economy initiative is based on experiences in LETS and time-banks. LETS and time-banks make sure members do not have to engage in direct trade, since they can spend the points they earn for services offered by anyone else in the network. LETS and time-banks are mostly mutual credit schemes that are built to promote reciprocal help in communities. LETS and time-banks are 'zero-sum games'. This implies that when exchanging services within the network, some people have a positive account balance, and others a negative one, all the balances together making a total of zero. In the DOT project, points earned through shopping at local SMEs or as a reward, can be transferred between participating individuals, who can use the points as a means to reward each other for mutual help or assistance. This element of the currency aims to strengthen the links between residents, self-reliance and participation. Individuals cannot exchange points for Euro's, or vice versa, but they can spend them at local participating shops in return for a discount, or at local organisations such as the library (Holtzapffel, Kampers, de Rijke, 2015, p. 5).

4) The support scheme for local charities: while saving points for themselves, participants automatically save for a local social association of their choice. 60% of the points are for the participants. The other 40% of the points are donated to local charities: civil society organisations, providing them with a new source of funding. Collective savings encourage people to work together on projects that increase mutual contact and social involvement. This way, the voluntary sector and civil society are supported (see also Lietaer, Snick & Kampers, 2014 p.38-9).

The initiators of the scheme have chosen to combine these four concepts in a single currency scheme. The main rationale behind this design is to overcome reservations of participants who need to ask others for help often, while having limited options to offer services to the other participants in return. In a time-bank, this would mean an increasingly negative account balance for those most in need of assistance – the people the scheme is designed for – resulting in an inability or reluctance to ask for help. Simultaneously, when many people with a negative account balance leave the network, the resulting participants together end up with a positive result. This can lead to the inability to find opportunities to spend the points or to people asking for more points for the same work (Lietaer, Snick & Kampers, 2014, p. 39).

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In DOT none of the participants will have a negative account balance, since all points have been released into circulation by shops, organisations or the municipality. People with a reduced ability to offer their services to the network can now earn points by shopping locally, or receive them from an organisation, a fund or friends and family who save the points for them (Lietaer, Snick & Kampers, 2014, p. 43). Simultaneously, people who earn a lot of points can spend them in shops, rather than on other services in the network they might not be in need of.

The initiators of the DOT project see various advantages in this type of design (Holtzapffel, Kampers, de Rijke, 2015). According to them, people who are most in need of help will feel less reluctant to ask for assistance when they have a positive credit balance. Additionally, while many people offering their help might not worry about opportunities to spend their points since their motivation to participate is intrinsic, the scheme seeks to engage as many people as possible, including those who may be extrinsically motivated to join through the benefits the scheme has to offer them. An example of how the scheme works in practice can be found in the text box below.

The working of the DOT scheme: an example

Mrs. Smith is an informal caretaker for her husband, Mr. Smith, who lives in a nursing home. For every task Mrs. Smith completes, she receives credits. These tasks supplement the medical care Mr. Smith receives from professionals. At times, Mrs. Smith is too busy to visit her husband, since she also babysits her grandchildren or visits friends. She then asks volunteers, Mr. Jones or Mrs. Aziz, to take over some of her tasks, rewarding them with credits. The daughter of Mrs. and Mr. Smith receives credits too, for attending clean-up days in her neighbourhood and shopping at local businesses. She donates all her credits to her mother, so Mrs. Smith has plenty of opportunities to compensate Mrs Aziz or Mr. Jones whenever she needs. Mrs. Aziz used to buy all her groceries at the supermarket, but is now encouraged to shop at the local bakery and greengrocer, where she receives a discount with credits. She also gives her neighbour credits for mowing her grass. Mr. Jones is currently unemployed. He spends his credits on a library subscription and training in job application.

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3. The project design of DOT: a 'community of practise'

<u>Collaborative co-production of profit and not-for profit actors</u>

The explicit involvement of profit organisations in DOT is distinctive for this project, where a non-profit/for-profit collaboration is actively sought. The DOT-project aims to be a cheaper way for these parties to reach certain goals, and the search for viable business cases is one of the key components of the running project.

For the housing association in Tholen and Bergen op Zoom for example, the business case is found in the reduction of expenses on overdue payments (delayed revenues, collection fees, follow-up calls). At average, tenants who do not pay their rent in time cost the housing association 83 Euro. People tend to pay their bills in time more easily when they receive something in return as an appreciation. The organisation encourages its tenants to pay the rent in time and as standing order by rewarding the effort with points. If the costs spend on collection of overdue payments can be reduced by 20 percent, for a social housing association with 14.500 tenants this means a reduction of 120.000 Euro per year.

Underlying the search for a good business case for care organizations, is the need for an instrument that supports high quality output in times of austerity. This business case starts with the experience within care organization that some of the health activities currently being done by professionals, can also be done by caregivers and volunteers. Following experience in the sector of elderly care shows that 10-20% of all care activities can be filled by volunteers. In the DOT model, the healthcare professional acts as a coach and supervisor of the tasks performed by volunteers and family members. This has direct consequences on the quality as well since it allows health care professionals to focus more on specialist tasks that benefit the quality. Appreciation of volunteers and family members can lead to a saving of 5% on personnel costs within considerable time. For the care organisation participating in the DOT-project, such savings account for € 225,000 yearly.

Additionally, the initiators of DOT seek to make the scheme interesting for local retailers by offering them a tool for loyalty marketing and the ability to aim advertisements directly at individual customers. Businesses can use the location, profiles and transaction history of participants to personalise their offer. When an offer is appealing to a specific person, it will be a stronger trigger to this client to visit the store or to spend more money in it.

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The reason behind the search for business cases as from the early beginning of the project, is to aim for a model that is self-sufficient in the long run. The need for greater levels of funding, and from a sustainable long-term source is one of the principal obstacles that prevent time-banks being successful (Seyfang 2004, p. 69). By encouraging for-profit enterprises and organisations to join the project, DOT creates a business case that enables the project to survive without subsidies or donations from outside the scheme. Hence, the design of DOT aims for a scheme that is economically lucrative to businesses and organisations, making it interesting to them to pay for it. When 'the money works for them' (North, 2005 p.227) businesses can see the value of a social currency, they are motivated to join.

The initiators of DOT seek to find the funding of the scheme from within, instead of having to rely on external sources such as subsidies. Additionally, the participation of mainstream businesses is vital to the creation of a resource base within the scheme that is appealing to a broad range of potential participants. The scale of a currency might well be important to its survival, or at least to attract a broader public than just those who join the scheme out of political motivation (North, 2005 p.226). This way the active co-creation of the project of both non-profit and for-profit parties may lead to a sustainable model in the long run.

An iterative learning process

The described currency scheme of DOT is implemented through a social policy experiment. Instead of writing a comprehensive, step-by-step strategy illustrating how the currency scheme should be implemented, the project partners take in a more adaptive and 'lean' approach to the development of DOT. The experiment is designed as an iterative process of 9 phases: 1) exploration, 2) concept, 3) feasibility, 4) planning and 5) implementation[8] (Kampers et al, 2015). The results of each phase generate questions to be answered during the next phase. The structure is rather non-linear, and requires the project partners to take a step backwards to reconsider the decisions taken. The project was planned and executed as follows:

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[8] This phase actualle consists of five seperate phases: 5. simulation, 6. alfa test, 7. closed beta, 8. open beta, 9. replicating & up-scaling (Kampers et al, 2015).

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- Phase 1 started with some meetings with the implementation partners, expert partners and participants to explore the different policy interventions, the potential incentive scheme and the implications in the community.

- In phase 2 of the experiment, expert organisations designed the concept using the information of the exploration phase, which was present to the project partners and the user panel. An emphasis was placed on continuous user feedback while experimentation enabled the project partners to avoid the rabbit hole of building something no one wants.

- Phase 3 consisted of a feasibility check on legal issues such as banking and fiscal regulations, regulations of the semi-public organisations involved, tax requirements and privacy rules. The project partners carefully assessed the feasibility of the action and adjusted it where necessary.

- Phase 4 was the final phase before implementation of the project. In this phase, the implementation was planned. In this phase the execution of the project was described in detail, to enable all participants to prepare the administrative and financial processes, communication- and marketing efforts.

- After the designing and planning the action according to all the legal and policy requirements of the partners involved, the participating organizations performed a series simulations and tests to experiment with the community currency and to improve the concepts. Working groups from participating organisations and users closely followed the progress made and advised on changes or tweaks to the action. Apart from the users involved in the project a team of independent experts monitored and evaluated the progress and results of the project. The results of the evaluation were used for improvements during and after the experiment. Once the full concept is in use two new municipalities will join.

Together, all project partners, - whether involved in the design, testing or research, form a so called 'community of practice' (Wegner & Snyder 2000) that continuously tries to improve the way they address issues and solve problems. This is important as one of the goals of the experiment is to make the action sustainable and self-supporting. The experiment is an integral process of acting and reflecting on actions, so as to engage in a process of non-stop learning. As such, the experiment combines the practice of *action learning*, - an approach to

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solve real problems that involves taking action and reflecting upon the results with *action research*, in which researchers actively participate in a change situation, with the aim of improving their strategies, practices and knowledge of the environments within which they practice (Argyris & Schön 1992). A key rationale for both action learning and action research is that experience alone does not necessarily lead to learning; deliberate reflection on experience is essential.

According to Boud, Keogh, and Walker (1985), a person who reflects throughout his or her practice is not just looking back on past actions and events, but is taking a conscious look at emotions, experiences, actions, and responses, and using that information to add to his or her existing knowledge base. The design of DOT as an iterative learning process of co-creating organizations potentially provides a fertile breeding ground for this second order type of reflection and to craft viable new practises that strengthen social participation and quality of life within the local community. In DOT, all project partners are expected to be 'reflexive practitioners' (Schön 1983) who attempt to make sense of an action after it has occurred and attempting to learn something from the experience.

In the next section, we present some findings from deliberate reflection on experience during the early stages of the DOT project. We describe process-issues and challenges related to different aspects of the DOT project, as well as the strategies adopted to handle them. The lessons learned are being classified in three clusters. First, we describe challenges related to the micro level of users, then we analyse what strategies the project partners have adopted to unable collaboration (meso or inter-organizational level) and finally, we explore the challenges of how to fit in an innovative, local experiment within the institutional setting of (inter)national rules and regulations (macro of system level).

4. Digging into the social currency experiment: challenges, strategies and learned lessons

Engagement of participants (micro level)

The DOT-project elaborates on the infrastructure of an existing loyalty scheme for commercial local enterprises. For money spent in a local shop, participants get a bonus from the shopkeeper. Thus, the implementation of DOT is not starting something entirely new from

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scratch; it is a reshaping and broadening of an existing scheme. In order to turn the old loyalty scheme into a social policy instrument, the initiators of the project decided to earmark 40% of the points people earn as a donation to local charities (see Section 2). Although the other 60% of the points in the community savings account remains for personal expenditure in participating local shops and services, some early users of the former loyalty programme felt deprived of something they were given. What we see here is the challenging undertaking of finding a pathway from the past. On the one hand, building upon already existing traditions and tools provides a new instrument with a certain familiarity and helps to prevent to be pushed off by the larger public as being unknown and unwanted. On the other hand, following through on the infrastructure of likely, but fundamentally different former system (a loyalty scheme, without elements of time banking) may hamper actors' responsiveness to the innovative logic of the DOT-scheme. It is this balancing game in which the DOT-partners continuously transverse.

Even more interestingly however, is that also quite the contrary happens. During information sessions about a pilot experiment with rewarding informal care, some family members strongly opposed to be rewarded with points at all. They argued that their help finds its roots in love, a sense of responsibility or a longing to be useful, instead of a desire to receive points for personal expenditure.

The two apparently conflicting responses of the public to the DOT-project can be interpreted with the help of a large literature in social psychology that emphases that people have different motives for their actions. The most basic distinction is between *intrinsic motivation*, which refers to doing something because it is inherently interesting or enjoyable, and *extrinsic motivation*, which refers to doing something because it leads to a separable outcome (Ryan & Deci, 2000, p. 55). Frey and Goette (1999) show that monetary rewards undermine the intrinsic motivation of volunteers. They measured the effects of financial rewards on the effort put into volunteer work and obtain the puzzling result that, when rewarded, volunteers work less.

In order to deal with people's different motives for social participation, the organizers of the DOT experiment have come up with a multidimensional strategy. First, they made the 60% saving - 40% donating principle more flexible; users can choose for themselves what part they want to save for themselves and how much to donate to local charities. The choice is made

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easy by a sort of 'slider' on the web or app that is fixed on 50% and can be switched to a percentage that the user personally likes best in the range of 20% and 100%.

Second, the project team introduced the concept 'a warm heart for': direct donations to people that are fundamentally in need of support. Friends and relatives (with a minimum of 10) are allowed to donate, together, their points that are earmarked for societal goals to a person they want to help. So it is perfectly possible for children and grandchildren to earn points collectively and donate them to grandma.

Next to the literature on social psychology, the expert partners of the DOT-project used literature on gaming to formulate their multidimensional strategy of participants' engagement. In this literature, overall systems and their functions are designed based on feelings, motivations and engagement: It seeks to make people enjoy themselves while they engage in the system (Chou, 2014 p.13). While the Gamification framework draws on the psychological notion of intrinsic and extrinsic motivation as well, it also uses the concept of 'White Hat' and 'Black Hat Gamification' (Chou, 2014 p. 27-8). The instigators of the DOT project seek to add these notions to the design of DOT as an additional appreciation model. 'White Hat Gamification' refers to motivations that are considered to be very positive, such as meaning, accomplishment and empowerment, while 'Black Hat Gamification' refers to motivations such as scarcity, unpredictability and avoidance: motivations that are considered more negative. This second type of motivations can strongly engage people in a game or a system, for example by making them struggle for something they cannot have. However, being engaged in such a system does not make people feel good. Hence, as soon as they see an opportunity to leave the system, they will. White Hat motivations, on the other hand, engage people through motivations that make them feel good about themselves. They may for example give the participant a sense of meaning or let her or him express creativity. 'Black Hat' motivations are not necessarily bad; from a Gamification point of view a good system contains all motivators, both Black and White Hat, to promote productive and positive activities among all its participants (Chou, 2014 p. 28).

The multidimensional and flexible strategy if the DOT-scheme, in which users themselves choose which part they want to save for themselves and how much they donate, helps to deal with people's different motives for social participation (i.e.: encouraging participants who are not yet active, without discouraging the willingness of citizens who are yet active). However,

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this strategy complicates the concept. This is a potential obstacle for the functioning of the DOT-project, as the success of a social currency highly depends on its 'physical form and design' (North, 2014), and the capacity of organizing partners to explain it to people, from different generations, with different backgrounds and different levels of training.

Aware of the importance of the transparency and clarity of the DOT-currency, the project team developed a simulation game that simulated the circulation of points (from local shop and institutions to savers, to neighbours, to local charities, and so on). The game is user-oriented and helps to understand the logics of the different aspects of DOT, and how personal and communal profits concur.

Interorganizational collaboration (meso level)

As has been described, the DOT-project addresses several social needs, including improving levels of service and care in localities, improving possibilities for vulnerable groups to enter the labour market and the promotion of liability in neighbourhoods. The participating partners recognize these needs as a shared responsibility. Instead of all working separately on these needs, the partners choose to experiment on finding a policy instrument to bind efforts of all partners, creating synergy between their activities. They believe an incentive scheme such as DOT can be an effective way to bind their different policies together into one effort to engage different target groups in desired behaviour.

The recognition of the value of the new social currency scheme does not necessarily go hand in hand with collaborative co-production. As CCIA-partner SPICE emphasizes in a recent evaluation of their Time Credit schemes, the earning and spending of such points will not, by itself, lead to successful co-production (Apteligen, 2014, p. 56). A main complicating factor in accomplishing co-production, is the diverse palette of 'taken-for-granted routines' (Berger & Luckman 1967) that partners involved in a social currency project bring in. Such routines provide people structure and help to socialize employees within the sector and at the same time differentiate them from other professionals. During the early stages of the DOT-project differences in organizational cultures and communicative practices indeed became apparent, which sometimes contributed to misunderstanding and miscommunication. For example, when the expert organizations presented the newly build ICT-infrastructure to the project partners they expected to start a next phase of experimentation, in order to find out what

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particular features where needed to 'fit' the system with the particular working processes of the organizations. For the participating organizations however, this next project phase was assumed to be the real implementation of a yet workable and fine-tuned system. They did not account for difficulties with the integration of the system. What the partners experienced here, was a difference in understanding of what experimenting is about.

The early experiences with the DOT project provide some insights in strategies to improve the conditions for inter-sectional cooperation and to help prevent such misunderstandings or worse, mistrust, among organisations. First, a central role in the project organisation is given to people with an ability to be 'bridging' (Putman, 2000), i.e. to act as a linking pin between different organizations, professionals and interests. These project members are ambassadors of the DOT scheme and, at the same time, are familiar with (and part of, to a certain extent) the local traditions and vested interests of the participating organizations. They support directors and management teams to rethink their working practices from the new paradigm of DOT, without forgetting the vested routines and respected traditions of the organization and its professionalism. There seems to be no blueprint for this 'bridging'- activities; these actors declare to 'simply' rely on their intuition and exercise. In the literature, the ability to be 'binding' is referred to as social entrepreneurship (see e.g. Garud, Hardy and Maguire 2007). Good entrepreneurs are personally motivated to realize change and have the 'social skills' to bring relevant parties to a productive collaboration (see resp. Fligstein 1997, DiMaggio 1988, p. 14).

Another element that is seen by the partners involved in DOT a key to fostering collaborative co-production, is the discretion given to each organisation to individually search for clear, unequivocal and straightforward business-cases. It is this kind of simple calculations that help the managers and directors involved in the DOT-project to act as 'change agents' who are catalysts for change by finding support within their organizations for investments (budget, people, and means). To make sure that the different organisational sub processes keep on fitting together, and to prevent partners from becoming disconnected from the complete project, the project management introduced a schedule of periodical meetings with all involved partners. During these meeting, both intra-organizational process issues and issues concerning the overall-project are being discussed. In doing so, the project management of DOT facilitates cross-organisational learning and promotes dialogue and companionship.

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Institutional embedding (macro level)

So far governments are yet very hesitant to cooperate with commercial enterprises to deal with social issues (Blanc & Fare, 2013). They do so to avoid the (appearance) of mixed interests when it comes to cooperating with organizations that are also dependent on the government for contracts or permits. While many CCs seek to create an alternative or parallel to the dominant economy and social policy of governments, DOT aims to assimilate with it. Contact with governments, both local and central, is actively sought, as the project partners believe that their social currency scheme employs a policy instrument for governments to address actual social issues and fits the current social welfare paradigm. Especially after the turn of the century the paradigm on active citizenship and social cohesion prevails (see for example Ossewaarde, 2007). The social infrastructure of neighbours, communal services, and informal care (meaning long-term care offered by friends, family, or acquaintances) has become central in the new welfare discourse.

In the DOT-project, the expert partners pro-actively engage with national governmental institutions (such as the Dutch Ministry of Internal Affairs, Ministry of Health and Welfare and Sports; the tax authorities; the Flemish government) with the intention to join forces in order to experiment with new social currency schemes that fit this discourse. Instead of approaching traditional welfare institutions as potential barriers, they are seen as partners in a joint discovery of how to engage socially excluded people in mutual volunteering and wider community development. Among others, the expert-organization of the DOT-project together with the Ministry of Internal Affairs organises a series of expert conferences to explore the working of CCs.

This strategy is important, since a good 'fit' with national rules and regulations is needed to support the implementation and spreading of a new social currency scheme (Seyfang 2004, p. 69). For the Dutch case, these include financial regulations, e.g. the national implementations of the E-money directive, income tax and VAT. A couple of the leading questions are: Who needs to pay which taxes? Under what conditions are participants allowed or stimulated to perform community tasks in return for social currency? How to conserve privacy protection? What personal data of participants are collected and for what purpose, and finally, liability: Who is liable for accidents in the social currency, and how can the program insure itself from

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it? For all of these questions, there is no immediate answer and no ultimate solution. They need to be discussed with all involved stakeholders, with accuracy and creativity.

Also, the strategy of inviting governments to join the journey of experimenting with CCs, is crucial for overcoming the reflex of path dependency and, accordingly, for making way for new policy instruments to gain access to the institutional barriers of the welfare state. As has been comprehensively studied by political scholars, policy actors are "locked-in" the established institutions. Even when it is evident that continuing on the path of a 'traditional' welfare state is unreasonable, actors may opt for maintaining the status quo out of normative considerations (Mahoney 2000). Through training, practice and communication, politicians, professionals and civic actors develop taken-for-granted manners of dealing with welfare issues. As a consequence, a pioneering new initiative like a social currency program can only succeed if the change agents involved in their conception and implementation can unite such a system with the existing and familiar institutional traditions.

5. Conclusion

In the introduction of the paper we dropped a couple of 'how-to' questions about the implementation of a new social currency scheme (users' engagement, organisational cooperation, institutional embedding). Reflecting on the early lessons from the implementation process of the DOT-project, a first thing to notice is that this specific CC project is quite innovative and complex. In aiming for a scheme that is engaging for a broad public and self-sustainable in the long run, the initiators have run into several challenges on several levels - we have identified a micro, meso and macro level - within the system. The strategies that are formulated accordingly stem from various disciplines, ranging from psychology to gaming and from organisational theories to the institutional theory on (how to overcome) path dependency. This makes DOT a social experiment in which creativity is actively used to *generate actual possibilities where none formerly existed* (Gibson-Graham, 2008, p. 625).

The answer to all the 'how-to' questions thus seems as simple as it is challenging in its execution in actual projects: by creatively experimenting with multidisciplinary approaches in a real life setting, hence by conducting action research with actual projects while keeping an

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open mind to various potential solutions 'out of the box', ways to deal with these questions can be sought and potentially found. In sum, DOT- project partners want to prove that it is possible to create a platform, that can bind municipalities and social and commercial partners, respecting their need for independent decision making, while offering a way to unite their efforts for community development.

As such, it belongs to an emerging group that can be labelled 'fouth generation' according to Jérôme Blanc's classification of CCs (Blanc, 2011). Blanc categorises CCs according to different projects: the guiding principles and values behind a currency. These features, Blanc argues, are key to the practical way the scheme is eventually designed. The three main types distinguished by Blanc are territorial, community and economical currency projects. Blanc uses these three ideal types as a basis to categorise CCs spread over different generations, allowing a dynamic view of these schemes and indicating that they have evolved rapidly in the past and that they will probably continue to do so in the future. The forth and (so far) last generation CCs are quite complex. They combine numerous objectives within one scheme, actively involving local governments, enterprises, non-profit organisations, national programmes and if applicable even EU programmes. Due to their complexity, these projects are costly and partnerships are necessary. Fourth generation schemes build on market principles, while linking to governments and reciprocity.

DOT can be labelled as such a fourth-generation CC. Built on market principles, the project is new and very innovative, has multiple objectives, actively involving ten European partners from the UK, Belgium and the Netherlands and is supported by the European Union. The project combines Blanc's ideal types of community currency and complementary currency in one project, aiming to affect both communities and local economies. In all its complexity, DOT can thus be seen as an interesting, innovative fourth-generation social currency; an action research project from which valuable lessons for the future development of this and other CCs can be drawn.

We would like to conclude this paper quoting Gibson-Graham, stating that '*The field is not a site where we recognise or particularise what we already know, but a place where we create the new'* (Gibson – Graham, 2008 p.625). DOT is a very dynamic and innovative social policy instrument that is still developing as the project continues to progress. Our description of the challenges described above shows how the development of a new social currency can be a

continuous process of experimentation, in which improvements are sought, tested and sometimes found in real-life situations. This is an effective way to keep on searching for, and to fine-tune models that can form valuable instruments in shaping our societies, and that are able to survive without external support. In practice this will come down to trying, evaluating, making mistakes and coming up with new solutions. It is important to find out which issues deserve most of our attention. To this end it is key to communicate widely about encountered challenges, formulated strategies and lessons learned. The fact that our world is constantly developing can only emphasise the need for a continuous development of such instruments even more. In a world where societies face many challenges that CCs seek to address, looking for valuable designs for the fifth, sixth and seventh generation of CCs is well worth the effort. Experiments like DOT are essential in this respect.

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