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A community's resilience to the covid-19 crisis

The Florain monetary community

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Summary

In this paper, we study the resilience of the community of individual users of a French local currency in the face of an abrupt halt in exchanges during the first containment related to the covid-19 pandemic (March 17, 2020 to May 11, 2020). Our study is based on the local currency of the Nancy Basin, the Florain, for which we have a field survey conducted before the pandemic, three interviews conducted between the first and second containment in France (May 12 and October 30, 2020), observations and figures obtained during participation in the association's general assembly and publications found on the structure's blog. This allowed us to highlight sociological factors (feeling of being a *consum'actor*, social representations of members and existence of an identity niche among active volunteers) and organizational factors (ethos of active volunteers, sociocratic mode of governance of the association and inscription of the Florain community in a life basin) that contribute to community resilience. However, in the particular case of a local currency, we show that there is also a predominant institutional dimension, linked to its social and political nature, which makes the community of individual users a local monetary community.

Keywords: local currency, crisis, resilience, covid-19, SSE, governance, sociocracy, territory, values, monetary community.

JEL codes: A14, E42, R11

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In its April 2021 World Economic Outlook, the IMF recalled that, in addition to the worrying human toll of covid-19, major uncertainties remain regarding the global economic and social outlook. This crisis is the result of governments' desire to halt production in the name of the best interests of human life, which limits economic analyses based on the usual conceptual tools of economists (Boyer, 2020). While the social, health, and economic impacts associated with covid-19 are felt around the world, but to varying degrees, communities certainly have a critical role to play in the process of emerging from the crisis (South et al., 2020).

The ability of communities to cope with the stresses resulting from these social and economic changes invites the mobilization of the psychological concept of individual resilience (Cyrulnik and Jorland, 2012), to be extended to communities. The literature on community resilience has long been split between the resilience of ecological systems (Holling, 1973), defined as their ability to absorb change while maintaining the same relationships among populations, and social resilience (Johnston and Paton, 2001), which is the community's ability to draw on its internal resources to cope with change. In light of modern challenges (climate change, constraints on financial and natural resources, wars...), Adger (2000) showed that these two forms of resilience must be thought of together and focused on the links between them. Berkes and Ross (2013) continued this line of thought and proposed an integrated approach to resilience. In this article, we will focus solely on community (social) resilience, which is as much a theoretical framework as a social process (Edge, Joyce, & Kulig, 2008). Various academic works on community (social) resilience by Ross et al. (2010), Norris et al. (2008), or Edge, Joyce, and Kulig (2008) have sought to list the main factors of community resilience.

But to our knowledge, no study has yet been conducted on the resilience of a community of individual users of a local currency. However, the first confinement (March 17, 2020 to May 11, 2020) in France was a shock for many of them, in particular Florain, a local currency in the Nancy Basin created in 2017. Indeed, as the Florain only exists in paper form for the time being, the confinement has de facto blocked its circulation, insofar as the closure of shops except for essential goods has not only deprived users of places to buy, but also of exchange counters allowing the replenishment of bills.

Our article therefore proposes to analyze the main dimensions of the resilience of a local currency user community. To do so, we have at our disposal a field survey conducted before the pandemic, three interviews conducted between the first and second confinements in France (May 12 and October 30, 2020), observations and figures obtained during participation in the association's general assembly and publications found on the structure's blog. Our article is divided into three parts. In the first part, we will define the monetary community, the concept of community resilience and show that the key factors of this resilience can be classified in two main categories, sociological and organizational. In the second part, we will present our field of study, the Florain, our survey and the interviews conducted. Finally, in the third part, we will show that beyond the sociological factors (the feeling of being a *consum'actor*, the social representations of the members and the existence of an identity niche among the active volunteers) and organizational factors (the ethos of the active volunteers, the sociocratic mode of governance of the association and the inclusion of the Le Florain community in a catchment area), the resilience of the monetary community of Le Florain is above all the result of an institutional dimension, linked to the social and political nature of the currency.

1. Community and Resilience

Resilience, a concept originally linked to the individual, can be extended to a community. In doing so, we can highlight key factors of this resilience, classified according to their social or organizational dimension.

1.1 From the community to the monetary community

The community cannot be reduced to the sum of the individuals that compose it, in that it has an existence of its own that derives from the more or less strong ties between people. This is why Tönnies (1887/2010) proposed a typical ideal classification between community and society, the former being characterized by inter-individual relations based on affective, geographical, social or cultural proximity, where individual autonomy is necessarily limited by the unity sought, while the latter leaves more room for free association and individual choice. We find again the opposition between tradition and modernity, which Durkheim (1889/2013) summarizes with the following formula: "*Gesellschaft* implies a circle of men who, as in *Gemeinschaft*, live and dwell in peace next to each other but, instead of being essentially united, are on the contrary essentially separated, and whereas in *Gemeinschaft* they remain united despite all distinctions, here they remain distinct despite all ties."

As it stands, such a classification, static in Tönnies, is not able to describe a community of users of a currency, insofar as it can be observed that the latter borrows characteristics from both ideal types. The classification proposed by Weber (1922/1971) between "communalization" (*Vergemeinschaftung*) and "sociation" (*Vergesellschaftung*) appears much more relevant for our purpose, since it characterizes social relations based on a subjective feeling² of belonging to a community in the first case and on a deliberate choice of participation in a common interest in the second. It should be noted that for Weber, communalization and sociation can coexist³ and that the latter can be linked to rationality in value, i.e., to the adherence of members to considerations of a higher order, which we can describe as ethical. In the case of legal tender, however, ethical trust is a matter of a higher order - based, for example, on national symbols - which ensures that the currency retains its status as a common good (Aglietta and Orléan, 2002). In this way, the community of users of legal tender is similar to a society whose specificity is that it is built on a social object, money, which is the "materialization of the whole" (Aglietta and Orléan, 2002, p. 100). Thus defined, the community of users of legal tender becomes a monetary community. And as the work of the French institutionalist monetary school (Alary and Desmedt, 2019) shows, the specificity of a monetary community is that the strong sense of belonging of its members results from the very nature of money.

1.2 Community Resilience

Resilience is a term that comes from the Latin *resilientia* (to bounce back), which in the 19th century referred to the ability of a material to withstand shocks in the physical sciences. This physical phenomenon was then used as a "metaphor to illustrate the idea that a human being can resist a trauma, hold on and start again" (Cyrulnik and Jorland, 2012, p.8). According to these authors, the seminal work on resilience is that of psychologist Emmy Werner (Werner and Smith, 1983), who conducted a study of 700 children on the island of Hawaii in the 1950s. These children presented multiple risks (abandonment, health deficiencies, emotional deficiencies, etc.), but this did not prevent a significant proportion of them from finding family and professional stability once they became adults. She therefore deduced that there is a phenomenon capable of opposing a certain form of psychological and social determinism.

This concept, originally linked to the individual, was then extended to ecosystems (Holling, 1973) and to social groups, when the latter have to face natural disasters in particular (Johnston and Paton, 2001). The resulting definitions of resilience are therefore numerous and may only partially overlap. For example, Holling (1973) defines the resilience of an ecological system as

² This subjective feeling is based on a traditional or affective dimension.

³ Family relations are a good example, since they have a strong communal dimension, but they are also governed by rules (family law, civil law, etc.) with a social dimension.

"a measure of the persistence of systems and their ability to absorb changes and disturbances while maintaining the same relationships among populations or state variables" which, it should be noted, does not imply a return to the original state. Johnston and Paton (2001) define it as "the ability of the community to draw on its internal resources and skills to manage the demands, challenges and changes it encounters. The *Community Resilience Manual* published by the *Canadian Centre for Community Renewal* (cited in Berkes and Ross, 2013) defines a community as resilient if "it takes intentional steps to improve the personal and collective capacity of its citizens and institutions to respond to and influence social and economic change". Adger (2000) describes social resilience as "the ability of groups or communities to cope with external stresses and disruptions resulting from social, political, and environmental change". Edge, Joyce and Kulig (2008) further note that community resilience is as much "a theoretical framework as it is a social process, explaining community responses to external forces such as economic downturns, natural disasters, or other threats to sustainability".

We believe it is relevant to draw on the definitions of Adger (2000) and Johnston and Paton (2001), the former highlighting the nature of the external shocks that a community may experience, the latter affirming the importance of drawing first on internal resources to ensure resilience. This will allow us to propose a categorization of the key factors of community resilience.

1.3 Key factors in community resilience

Defining community resilience as "the ability of a community not only to cope with adversity, but also to draw strength from it" Edge, Joyce and Kulig (2008) used three different methods (interviews, survey and database analysis) to study the resilience of three communities in Alberta between 2003 and 2005. The first two were rural communities - small towns far from major commuting areas - and the third was an urban neighbourhood. In all three cases, local governments supported the study. Each study community was selected based on the shocks it had experienced: fighting the development of an intensive livestock operation, closing a mine when the community was heavily dependent on mining and logging, and merging with a neighbouring town. The main factors of community resilience, as listed by the study, can be classified into two main categories: sociological factors (sense of belonging to the community, community solidarity, shared vision, good understanding among members) and organizational factors (leadership, transparent problem-solving process, ability to cope with change, ability to deal with internal divisions).

With government and non-government officials, Ross et al. (2010) studied social resilience, defined as "how individuals, communities and societies adapt, transform and potentially become stronger when faced with environmental, social, economic or political challenges". Their field of study was northern Queensland, Australia. On the basis of interviews and data studies, they highlight the existence of several key factors in community resilience, which we can again classify into sociological factors (a diverse and innovative economy that guarantees opportunities) and organizational factors (governance that facilitates change in the community, a strong link between people and the land⁴, the community's own infrastructure, the ability to maintain and develop community networks, and skills/knowledge that are shared and passed on).

Norris et al (2008) conducted a 3.5 year study to identify factors that contribute to people's positive adaptation to life in a rural community, in this case Stanthorpe, a small town in South

⁴ "healthy people, healthy country".

East Queensland, Australia. Based on interviews⁵ and case studies, they created a resilience toolkit - defined as "the ability of an individual or community to cope with stress, overcome adversity, or adapt positively to change" - with 11 of the most commonly cited resilience factors to improve the resilience of communities and individuals: Sociological factors (development of social networks and support for individuals, positive vision of the future, definition of a goal to pursue, recognition of diversity within the community, shared belief) and Organizational factors (implementation of activities that promote new experiences and learning, learning together from past experiences and crises, environment and lifestyle, infrastructure and services that are useful to members, support of local businesses and organization of experience exchanges, existence of a leader within the community).

Thus, the factors contributing to the resilience of a community can be classified into two broad categories, sociological factors and organizational factors. In the rest of this article, we will use this categorization to study the key factors of the resilience of the Florain community, a local and complementary citizen currency in the Nancy area.

2. The Florain user community

The July 31, 2014 law on Social and Solidarity Economy (SSE) gave a legal framework to local currencies in France, defining them as payment instruments that are complementary to the official currency, which can only circulate in a restricted geographical area and concern only a small number of goods and services.

2.1 An associative local currency

After a two-year period of maturation of the project, during which participatory meetings were multiplied to decide, among other things, on the governance of the association, the name of the local currency and the charter of values, the Florain was officially put into circulation in October 2017. In accordance with the law, an association⁶ (status under French law 1901), whose sole purpose is the management of the Florain, which circulates according to the statutes revised in 2020 on a now enlarged area: "the living area of Nancy and Bar-le-Duc". The association is made up of associate members (individuals, professional service providers who accept the Florain as payment for their products or services) and non-adherent members (ex-officio members) who are local authorities, financial backers contributing to the project, partner organizations or any other organization designated by the steering committee. The association considers as active members the employee, the possible interns and civic services, as well as the active volunteers. In total, there are about twenty-five very involved people who contribute to the smooth running of the association. Until 2019, Florain has seen a continuous increase in the number of members (individuals and professionals) and in the amount of money in circulation. At the end of 2019, just before the covid-19 pandemic, the association managing the local currency announced 102,000 Florains in circulation, *only in paper form* and 12 exchange counters. 195 professional providers accepted the Florain in payment and the community of individual users, legally constituted of only members⁷, 531 individuals.

⁵ An exercise was conducted with a group of students from Stanthorpe High School. The students were given the concepts of resilience and had to describe and photograph what these concepts meant to them.

⁶ Article 2 of the association's statutes states: "the purpose of this association is to experiment with and then extend the use of a local and complementary citizen currency in the Nancy and Bar-le-Duc areas, called the "Florain", so as to encourage production and consumption approaches that respect social, environmental and economic values, as described in the association's charter".

⁷ You have to be a member to be able to exchange your euros for guilders at an exchange counter.

From the first thoughts in 2015 about creating a local currency, sociocratic governance emerged as a way to manage what would become the Florain, insofar as it is, to paraphrase Parker et al. (2014)⁸, an "organizational response to political questions". Sociocracy is conceived as "a mode of governance and decision-making that allows an organization to behave like a living organism, that is, to self-organize" (Buck and Endenburg, 2004). Ultimately, sociocracy is a form of participatory management, which does not eliminate hierarchy but rather superimposes it (Romme, 1995), and is based on four fundamental characteristics (Endenburg and Romme, 2006): organization in circles, consent, election without candidates, and the double link.

The circle is a functional, self-organizing work group whose members make strategic decisions about their work unit. The circle therefore has a semi-autonomy, which makes it the time-space of strategic decision-making based on the equivalence of the participants (*unus inter pares*). When it comes to choosing a person from the circle to take on a particular role (meeting secretary, representative to another circle, etc.), there is an election without candidates⁹ (Buck and Endenburg, 2004). Decisions in Circles are made by consent¹⁰, which means that a proposal is adopted if and only if there are no further reasoned objections within the Circle. An argumentative objection is thus seen as constructive, since it justifies the circle's consideration of it and then modifying or even deleting the initial proposal (Buck and Endenburg, 2004).

Finally, in order to articulate the circles between them and thus obtain governance, sociocracy foresees the representation of the lower level circle in the higher level circle by two persons, a procedure called double linkage. In the case of Florain, the colleges¹¹ designate the members who will represent them in the strategic committee and the accreditation commission (figure 1):

Figure 1 - Florain's governance



[Source: author based on Florain statutes]

⁸ Parker et al. (2014) are actually interested in the types of organization related to anarchism.

⁹ In practice, there are several ways to proceed. One way is to ask the facilitator to introduce the position or role to be filled, and then each member of the circle proposes a name and justifies his choice. At the end of the round, everyone can change their vote, provided they give their reasons.

¹⁰ In the case of Florain, the statutes (article 11) provide that in the event of "the impossibility of obtaining the consent of the assembly, and only on items that cannot be postponed (due, for example, to scheduling imperatives), decisions may be taken, exceptionally, by a majority of those present".

¹¹ Florain's governance is made up of 5 colleges, with one person belonging to only one college: college of the operational team, college of service providers, college of users, college of charter guarantors, college of partners.

2.2 Survey and interviews

At the beginning of 2019, the Florain's management association agreed that we conduct a survey among the Florain's private users. We thus prepared a questionnaire in three parts (see appendix), with the objective of recovering usable data on many fields: the uses of the Florain (9 questions), the perception of the Florain (5 questions maximum) and the users of the Florain (11 questions maximum). While many of the questions classically asked respondents to choose from among several proposed answers, others offered them the possibility of expressing themselves freely through a text or of classifying words that come to mind when the concept of money is mentioned. When several questions related to the same subject, we tried to group them together as much as possible in a table, for which it was proposed to choose a nuanced answer ranked between 1 and 5. We improved the questionnaire by submitting it in advance to the association's steering committee, in order to obtain their comments, criticisms and proposals for improvement. The complete questionnaire was then programmed on the *LimeSurvey* software, which provides the necessary tools to anonymously process the answers to the different types of questions and to generate a link in the communication plan.

The survey took place between July 16 and October 1st, 2019, with a follow-up via newsletter and Facebook twice in September 2019. Due to the absence of an updated email address file, the steering committee suggested that we send the link of the questionnaire to all supporters, first through a mention in the newsletter concomitantly with a publication on their Facebook page, and finally through an article on their blog. 87 people responded in part or in full to the questionnaire, but only 65 declared themselves to be members of Florain for the year 2019 and 5 did not even answer this question. Of the 65 people who declared themselves members of the Florain in 2019, 57 answered all of the questions submitted to them. The association told us that as of December 31, 2019, the Florain has 531 individual members. In doing so, since we do not know their number at the end of the survey on October 1, 2019, we calculate the lower bound of the response rate (Figure 2), which in any case seems close to that obtained by Fare (2012):

Figure 2 - Lower bound of the response rate

	<i>Number of respondents</i>	<i>Lower bound of the response rate</i>
<i>Total respondents with or without membership</i>	87	$87 / 531 \approx 16,4 \%$
<i>Total 2019 member respondents</i>	65	$65 / 531 \approx 12,2 \%$
<i>Complete answers for 2019 members</i>	57	$57 / 531 \approx 10,7 \%$

Our results are thus based on the 57 complete responses.

In addition to this survey, we conducted 15 interviews with individual Florain members. For this article, we have retained those conducted between the first and second confinement in France - i.e. between May 12 and October 30, 2020 - namely three semi-directive interviews: two with different founding members (and still active volunteers), designated by MF1 and MF2, and one with the employee. And on February 14, 2021, we attended the general assembly of the association, which made a first assessment of the shock undergone and of the projects to come, including the digitalization of the local currency.

Our analysis is therefore based on the following observations: 57 responses to questionnaires before the pandemic, three interviews between the first and second confinement in France, our participation in the general assembly on February 14, 2021 and publications on the association's blog.

3. The resilience of the Florain community

The community of private users of the Florain suffered a shock during the first confinement in France (March 17, 2020 to May 11, 2020). Indeed, as the Florain only existed in paper form at that time, the lockdown effectively blocked its circulation, as the closure of shops except for basic goods not only deprived users of places to buy, but also of exchange counters allowing the replenishment of bills. This was particularly detrimental at this time of year, as spring was very conducive to shopping after the long winter in Lorraine, which was marked by a continental climate. But as soon as the first confinement ended, the community quickly sought to resume its exchanges, which testifies to a capacity for resilience, the dimensions of which we will specify.

3.1 The sociological dimension of community resilience in Florain

According to Dubuisson-Quellier (2018), consumption can be seen as a "space of contestation or social mobilization" within which consumers refuse certain modes of consumption linked to, for example, big box stores while seeking to create exchange alternatives at the local level. Local currencies, because of their legal link to the euro, are not in a position to propose a monetary system that competes with the legal tender, but rather seek to modify consumption patterns, by "reinforcing the social link through our exchanges" and by "prioritizing local consumption through short circuits of proximity and quality¹²". In so doing, users of a local currency, who before joining were merely consumers separated from each other by market logic, become *consum'actor* re-affiliated with a collective. This means that they are morally committed to a certain mode of consumption that is in line with the civic values contained in the local currency's charter of values. This can be seen very clearly in the case of the Florain (Figure 3):

Figure 3 - The feeling of being a good citizen by using a local currency

Question 10 of the survey: on a scale of 1 to 5 (1 strongly disagree, 5 strongly agree), would you say that using the Florain is a civic act?

1	2	3	4	5
1,75 %	0 %	5,26 %	21,05 %	71,93 %

[Source : Survey on Florain by the author]

Rather than a *boycott*, which consists of refusing to buy a product to protest against the policy of a company or a state, the user of a local currency practices a sort of *buycott*¹³, a neologism that designates the tendency to buy products from companies that behave ethically, in this case those that are members of the local currency network. This is the type of "better consumption" that emerges from our survey of Florain users (Figure 4):

¹² Preamble of the Manifesto for Citizen Complementary Local Currencies (MLCC) written by the MLCC network and available at this address: <http://monnaie-locale-complementaire-citoyenne.net/adhesion-mlcc>.

¹³ Dubuisson-Quellier (2018) reminds us that the *buycott* was already implemented in the 19th century with the buyers' leagues, which demanded the respect of certain social norms concerning, for example, decent working conditions. The *boycott/buycott* opposition is reminiscent of the opposition made by Hirschman (1970) between *exit* and *voice*.

Question 13 of the survey: on a scale of 1 to 5 (1 strongly disagree, 5 strongly agree), would you say that the Florain allows for better consumption?

[Source : Survey on Florain by the author]

In addition, as part of our survey, we asked respondents to write down three words that spontaneously come to mind when they think of Florain (Figure 5). Out of 74 different words, there were 59 hapax¹⁴.

[illegible]

We then asked them to rank the three words they had written down according to the importance given to them. The words *local*, *ecology* and *ethics* appear most often in the first rank. Finally, by crossing the frequencies of occurrence and the rank of importance of the words, we attempt to approach the central core of the social representations¹⁵ of individual users of the local currency, despite the small number of respondents (57). Such social representations shared by a large number of local currency users are a powerful way of building a common reality, or even a common identity, or of reinforcing it if it already exists (Moscovici and Hewstone, 1983), which helps to ensure the resilience of the community, as shown by the work of Edge,

¹⁵ Following Jodelet (2003), we can define social representation as "a form of knowledge, socially elaborated and shared, having a practical aim and contributing to the construction of a reality common to a social group".

Joyce and Kulig (2008). We find the following words: *local/locale*, *ecology/ecological*, *solidarity/solidarity*, all of which appear explicitly in the Florain charter of values and are found in all local currency charters. They constitute a sufficiently strong cement in view of the current challenges (ecological transition, territorial development, the need to invent new forms of solidarity, etc.) to retain users - and perhaps even find new ones - despite the economic and health crisis.

Moreover, according to Abric's (1994) structural approach, any social representation is composed of a stable central core and a peripheral system, which serves to match an individual's social representations with the situations he or she faces. From this definition, we believe that another reason for the resilience of a community of local currency users is that the latter is able to act on the social representations of its users. More specifically, building on the work of Moliner (2015), who showed that by acting on the peripheral system it is possible to modify the representations of the central core, Fare and Whitaker (2014) highlight the two channels through which membership in a local currency can modify the social representation that users have of the currency: an argumentative process and, above all, the experimentation of new practices on a daily basis within a community. In a second stage, this evolution should allow users to question and modify their relationship to market¹⁶ exchange (Tichit, 2015), by "re-embedding" the economic in the social (Polanyi, 1944/1985) or even by bringing out alternative paradigms to the market order.

Finally, beyond the spatial proximity between all the users, there is also an emotional¹⁷ and social¹⁸ proximity between the active volunteers. Thus, although this local currency functions according to a societal principle with free membership and participatory operation of the management association, we note differentiated forms of commitment: many users participate little or not at all in the operation of the Florain, while others have an almost political commitment within the structure (Didier, 2020). To account for the particularly militant commitment of Florain's active volunteers in a world characterized by the weakening of lasting commitments, Ion (1992) uses the concepts of "distanced commitment" and "identity niches". The first one allows to show that from now on "the sacrifice of the private life on the altar of the Cause is not any more of setting" (Ion, 1992, p.82) and that the commitment is seen as reversible, which characterizes rather well the simple users of a local currency, who do not seek a priori a binding commitment. On the other hand, Ion (1992) shows that even within modern groups, "identity niches" can appear, i.e. "places where collective identity is reinforced when individual identities are difficult to live with, and where some of the members try to perpetuate an old-fashioned way of functioning, preserving in particular a strong internal sociability (a "private we") that allows for identity reassurance mechanisms" (Ion, 1992, p.91). And it seems to us that it is precisely this "private we" that contributes to the overall resilience of the community of Florain users, insofar as it allows for a form of mechanical solidarity within this group (Durkheim, 1893/2013), linked to the values defended. This leads to a collective consciousness that facilitates the collective work that is essential to find the means to overcome a crisis.

¹⁶ Tichit (2015) has shown in the particular case of the local currency *la doume*, that the members of the association managing the project do not have the same perceptions of the currency as the general public.

¹⁷ The affective closeness between active volunteers is evident from our interviews and is characterized, among other things, by the organization of convivial moments.

¹⁸ This social proximity is notably characterized by an overrepresentation of highly educated people (nearly 50% of the respondents to our survey have a degree higher than 5 years).

Thus, the fact of being a member of a community of *consum'actors*, the social representations of the members and the existence of an identity niche are three key factors in the resilience of the community of individual users of Florain. They constitute the sociological dimension.

3.2 The organizational dimension of Florain's community resilience

The governance of a community plays a critical role in its resilience, as shown by Edge, Joyce, and Kulig (2008) and Norris et al. (2008), among others. In the case of the Florain, we observed that the sociocratic governance of the management association allowed each member of the operational team, during and after the first containment, to keep in mind the association's operating structure, to cooperate, to communicate and to make sense of events. Therefore, important decisions concerning the daily management of the association could be taken quickly, since each person of the operational team knew perfectly the role he had to play. In particular, the decision to put the employee on short-time work was made in less than two weeks and the employee agreed to continue working a few hours a week to coordinate the work of the volunteers and update the association's administrative documents. Thanks to the association's governance, the entire user community was able to resume its exchanges after the shock.

It is clear that the individual behavior of the members (*ethos*), especially that of the active volunteers as they ensure the daily functioning of the structure, is a key factor in community resilience. It should also be noted that, as in many associations, the line between active volunteer and employee is tenuous (Hély, 2008), especially since in the case of Florain the employee is a former volunteer. This allows the employee to carry out what the members of the Florain call "the work of binding the members together", which is decisive during a crisis such as that of covid-19, which weakens physical contacts. It is true that during the first confinement, all the members of the community found themselves isolated at home, even though the Florain has always wanted to be a convivial association, both in the common sense of pleasant relations among the members of a group, and in the sense given to it by Illich (1973), i.e., the capacity of a structure to be at the service of human beings and even to be on their scale. To remedy this, the active volunteers made an effort to contact the providers by telephone, in order to maintain the link and see to what extent it was possible to help them at least in terms of communication. But it is the use of digital communication tools (Zoom, Jitsi...), once mastered by the majority, that allowed regular contacts. This use continued after the first confinement, leading to a mixture of remote and face-to-face communications/meetings, which enabled the members of the community to reconnect.

Moreover, the active volunteers of the Florain feel that the association has allowed them to express their skills effectively up to now, which makes them more inclined to accept possible changes resulting from the crisis that could contribute to the resilience of the Florain community. These changes are all the more accepted because they are discussed in the different governance circles where everyone has the opportunity to express themselves according to the principle of equivalence of individuals in sociocracy (Romme, 1995). In the end, each Florain volunteer has a proven autonomy within his or her circle, so that, as a whole, they declare that they do within the association what they wanted to do when they joined it. This true satisfaction in terms of real individual freedom within the association is reminiscent of the notion of "capability" developed by Sen (1993).

In addition, there is a strong link between the Florain community and its territory, if only because of the law, which obliges a local currency to circulate in a restricted geographical area. This implies a spatial proximity between the members. But it is the search for a social marking of this space, not unlike the social marking of legal tender described by Zelizer (2005), that makes a local currency specific. Some thinkers of local currency, like Lepasant (2012), wonder

whether we should not rather speak of "territorial currency", reminding us that "a catchment area"¹⁹ is a social and political construction rather than a geographically defined 'location'. This concept of catchment area - sometimes referred to as "living area", particularly in the case of the Florain - seems to us to be relevant to describe the way in which a local currency socially appropriates its territory, transforms it and accepts in return that it must adapt to it.

As far as the Florain is concerned, although the majority of service providers are located within a 40 km radius of the city of Nancy (figure 6), our survey shows that the "living area" of the Florain is immediately perceived by users as being included in the former administrative region of Lorraine, to the point that they feel they are contributing to the development of Lorraine by using the Florain in this small living area. In other words, the community of individual users of the Florain has been built on a strong geographical, historical and social identity, which is also reflected in the charter of values ("Relocate the economy by supporting local businesses in order to boost employment"), the publications of the association in the media (blog, Facebook, interviews in the regional press...) and our interviews conducted before the pandemic ("Let's think local, let's think Florain!" a volunteer told us). Such a territorial identity seems to us to be another key factor in the resilience of a community, a result that is found for communities of various natures (Berkes and Ross, 2013).

Figure 6 - Florain users' feeling of contributing to the development of Lorraine

Question 13 of the survey: on a scale of 1 to 5 (1 strongly disagree, 5 strongly agree), would you say that by using the Florain you participate in the development of Lorraine?

1	2	3	4	5
3,51 %	3,51 %	1,75 %	26,32 %	64,91 %

[Source : Survey on Florain by the author]

Finally, the community of users of a local currency may also decide to forge more or less strong links with other actors in its catchment area, members of other communities. In their national survey, Blanc, Fare and Lafuente-Sampietro (2020) show that 90% of the responding local currencies have at least one relationship with another actor in the territory²⁰, essentially with structures that are part of the transition or with local associations (culture, organic farming, short circuits, participatory housing, third-party sites, etc.). Some have links with more institutional partners (consular chambers, CRESS, traders' unions, etc.) and a minority are developing relationships with other social money systems. These are all opportunities to build a network of inter-community links. These links, even if they are weak in terms of frequency of contact, emotional intensity, intimacy and reciprocity of services rendered, can become strong (Granovetter, 1973), in that they allow the ideas and values promoted by the local currency to reach people who are socially distant from the members. This increases the number of supporters and eventually users, which can contribute to the community resilience of the local currency, especially since some of them are also likely to provide material or human assistance to the organization (Norris et al., 2008). Le Florain was able to count on a large donation from a member company during the first lockdown and on state aid (partial unemployment and solidarity funds) as well as specific aid from France Active Lorraine to partially compensate for the drop in revenue linked to the first lockdown.

¹⁹ "Bassin de vie" in French.

²⁰ Even if they point out a lack of diversity in the partners of local currencies.

Thus, the ethos of the active volunteers, the sociocratic governance of the association and the inclusion of the community of individual users of Florain in a catchment area are three key factors of community resilience. They constitute the organizational dimension.

3.3 The institutional dimension of Florain's community resilience

Of course, the resilience of the community of individual Florain users is the result of sociological and organizational factors. But, unlike other communities, its resilience cannot be understood without adding an institutional dimension that is consubstantial with money. Generally speaking, economic institutions are a set of rules, norms, conventions and practices that structure relations between economic actors. This definition thus makes it possible to affirm that money is an economic institution and even an "element of permanence in a world in perpetual transformation" (Chavance, 2018, p.101). In particular, local currencies, because of their rules of issue and circulation, can therefore be seen as local economic institutions, which structure relations between members on the scale of a living area.

The particularity of local currencies is that they are built on strong values (preservation of the environment, development of the territory, social justice, reappropriation of the currency, etc.), which can be found, among other things, in a charter of values specific to each of them²¹, the drafting of which has mobilized many volunteers. We can see in this a confirmation of what Inglehart (1977) calls a "silent revolution", i.e. the preference of citizens for non-materialistic values, such as freedom of expression and quality of life, to the detriment of the materialistic values of the post-war period. Our survey has shown in particular the importance given by Florain users to these values (here the example of social justice):

Figure 7 - Florain users' emphasis on social justice

Survey question 10: On a scale of 1 to 5 (1 strongly disagree, 5 strongly agree), would you say that Florain works for social justice?

1	2	3	4	5
5,26 %	3,51 %	12,28 %	38,60 %	40,35 %

[Source : Survey on Florain by the author]

Thus, the community of individual users of a local currency is from the outset part of a project to change society with a strong political dimension, even if it is at the local level (Blanc, 2018). This is reminiscent of the genesis of²²social currencies, of which local currencies are a part, which, according to Laacher (2002), find a "prehistory in a long tradition of revolutionary utopia (Marx, Fourier, Proudhon, Owen, Gesell to mention only the main theorists), for whom social change passed through a work of domestication of the insolent power of money, through a desire to invert the links of subordination between the economy and politics. Guyomart (2013) sees "a political government of money by a group sharing common values". This multiplication of local monetary initiatives driven by the desire to "reappropriate the use of money by the

²¹ The Florain charter of values is available at this address: <http://beta.monnaieelocalenancy.fr/statuts-de-lassociation/notre-charte>

²² Since a currency is by construction a social object, as we have shown, the expression social currency sounds like an oxymoron. But we want to use this expression to highlight the fact that initiatives as varied as the Canadian LETS (*Local Exchange Trading Systems*), the SEL (*Système d'Échange local*) in France, the Accorderie in Quebec, the Time Banks, the local currencies, etc. have in common that they can be classified in the field of the Social and Solidarity Economy (SSE).

citizen²³" is reminiscent, to some extent, of the concept of *empowerment*²⁴ developed in the United States in the 1970s, to designate the search for greater participation of the population (with real power) in order to achieve local economic and social objectives.

According to Rocher (1969), the notion of value corresponds to "the way of being or acting that a person or a community recognizes as ideal and that makes desirable or estimable the beings and behaviors to which it is attributed. We deduce that the system of values supported by a local currency, in that it is the result of a *bottom-up*²⁵ approach, is capable of creating ethical trust (Aglietta and Orléan, 1998), which complements methodical trust - resulting from the fact that exchanges are repeated in good conditions - and hierarchical trust - linked to the guarantee provided by a superior authority²⁶ recognized by users as inspiring trust. In this way, the community of individual users of the local currency takes on a particular dimension. Given that the means of payment are organized and structured by the managing association, it can be said that it is a community of payment. If we add ethical trust, we obtain a local monetary community (Blanc, 2018), which is not only associated with market relationships, but also with relationships of reciprocity, redistribution and solidarity. Our survey has shown that individual users of Florain recognize themselves quite well in this concept of local monetary community:

Figure 8 - Florain users' sense of belonging to a monetary community

Survey question 10: On a scale of 1 to 5 (1 strongly disagree, 5 strongly agree), would you say: by using Florain, I feel part of a community

1	2	3	4	5
5,26 %	5,26 %	19,30 %	31,58 %	38,60 %

[Source : Survey on Florain by the author]

Such a shared feeling of belonging to a local monetary community, which results from the very nature of the currency, constitutes in our opinion a strong cement contributing to community resilience. It is, in effect, a matter of its members pursuing a sort of ideal based on strong shared values, even when it has become impossible to use the local currency. We conclude that the resilience of the community of users of a local currency has as its main dimension the existence of this local monetary community, a product of the very nature of the local currency.

Conclusion

In this article, we sought to analyze the resilience of the community of individual users of a French local currency in the face of the sudden halt in exchanges during the first containment related to the covid-19 pandemic (March 17, 2020 to May 11, 2020). Our study is based on the local currency of the Nancy Basin, the Florain, for which we have a field survey conducted before the pandemic, three interviews conducted between the first and second containment in France (May 12 and October 30, 2020), observations and figures obtained during participation

²³ Preamble of the Manifesto for Citizen Complementary Local Currencies (CCLC) written by the MLCC network.

²⁴ Bacque and Biewener (2013) remind us that the concept of *empowerment* is flourishing in the United States in all fields, from local government to social action and education. Historically, it was used by feminist activists, the popular education movement, battered women's groups, and black movement activists to claim political representation for their communities.

²⁵ In contrast to the traditional *top-down* approach, where management makes a decision and the lower levels of the hierarchy implement it, the *bottom-up* approach starts with the citizens closest to the ground. The latter then build together answers to the various problems, which will be implemented by the higher levels.

²⁶ In the case of a local currency, the hierarchical trust results from the close link between the local currency unit and the euro, in that the managing association is obliged to deposit the euro counterparty in a reserve fund, usually with an ethical financial institution.

in the association's general assembly and publications found on the structure's blog. This allowed us to highlight that community resilience was the result of sociological factors such as the feeling of being a *consum'actor*, shared social representations and the existence of an identity niche among active volunteers, but also of organizational factors resulting from the ethos of active volunteers, the sociocratic mode of governance of the association and the inclusion of the Florain community in a living area. But in the particular case of a local currency, we have shown that there is an institutional dimension, linked to its social and political nature, which makes the community of individual users a local monetary community. The latter is based on an ideal (linked to strong shared values), which members are keen to defend in the event of a shock, making it a key dimension of the community resilience of a local currency.

Although our study has only focused on one local currency, it has allowed us to analyze this case in depth. It would therefore be relevant to test this institutional dimension in the case of other French local currencies, and then internationally, in order to have an exhaustive multidimensional analysis of the resilience of a community of individual users of a local currency.

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Appendix - The Survey Questionnaire

Le Florain and you

This questionnaire, *entirely anonymous*, is carried out by Raphaël DIDIER, doctoral student at the BETA laboratory of the University of Lorraine (Nancy). It is part of a university research on local currencies and should help to better understand the socio-economic profile of Florain users.

The data collected will be subject to statistical processing for academic purposes in accordance with the regulations in force, while guaranteeing anonymity and non-disclosure to the general public. The results will be presented to the Florain association.

For the success of this work, it is important to have many participants and that they answer all the questions (estimated time of only 15 minutes). Because of the construction of this survey, it is not possible to move on to the next question without having answered the previous ones. Rest assured, you can save your answers at any time and resume later.

We thank you in advance for your participation.

For any question: raphael.didier@univ-lorraine.fr

The uses of Florain

Are you a Florain member for 2019? *

Please select only one of the following:

- ☐ Yes
- ☐ No

Which products have you already paid for in florins?

Please select all that apply:

- ☐ Organic products
- ☐ Restaurants and bars
- ☐ Health and wellness
- ☐ Clothing
- ☐ Care, relaxation and beauty (Osteopathy, shiatsu, yoga...)
- ☐ Cultural outings
- ☐ I haven't spent any florins yet
- ☐ Other products (please specify):

On average, how many euros do you convert into guilders each month?

Please select only one of the following:

- ☐ Nothing
- ☐ Less than 5 euros
- ☐ 5 to 10 euros
- ☐ 10 to 20 euros
- ☐ 20 to 50 euros
- ☐ 50 to 100 euros
- ☐ 100 to 500 euros
- ☐ More than 500 euros

On average, how much do you spend on florins each month?

Please select only one of the following:

- ☐ Nothing
- ☐ Less than 5 guilders
- ☐ 5 to 10 guilders
- ☐ 10 to 20 guilders
- ☐ 20 to 50 guilders
- ☐ 50 to 100 guilders
- ☐ 100 to 500 guilders
- ☐ More than 500 guilders

Are there enough professionals who accept the Florain?

Please select only one of the following:

- ☐ Yes
- ☐ No

Do you keep florains that you never use?

Please select only one of the following:

- ☐ Yes
- ☐ No

What are the 3 words that spontaneously come to mind when you think of the Florain?

Could you rank the words you just wrote in the previous question, which appear below, according to how important they are to you:

Your perception of Florain

On a scale of 1 to 5 (1 strongly disagree, 5 strongly agree), you would say:

Choose the appropriate answer for each item:

	1	2	3	4	5
By using the Florain, I feel like I am part of a community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Using the Florain is an act of citizenship	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Le Florain brings together people from all social and professional backgrounds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Florain increases the number of people you are in contact with	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Florain improves the quality of the relationships you have with other people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Le Florain works for social justice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Florain association is managed in a democratic way	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Florain has reinforced my ecological awareness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What are the 3 words that spontaneously come to mind when you think of money?

Could you rank the words you just wrote in the previous question, which appear below, according to how important they are to you:

On a scale of 1 to 5 (1 strongly disagree, 5 strongly agree), you would say:

Choose the appropriate answer for each item:

	1	2	3	4	5
I often use the Florain	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Florain is a secure currency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Using printed bills improves my confidence in the Florain	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Florain improves my purchasing power	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I use the Florain so I don't have to use the Euro	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Florain allows to consume better	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
By using the Florain, I participate in the development of Lorraine	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Could you explain how the Florain has changed your way of seeing the economy?

Please write your answer here:

Florain users

You are :

- ☐ A man
- ☐ A woman

What age range do you fall into?

- ☐ Under 18 years old
- ☐ 18-25 years old
- ☐ 26-35 years old
- ☐ 36-45 years old
- ☐ 46-55 years old
- ☐ 56-65 years old
- ☐ 66 years or older

What is the highest degree you have earned?

Please select only one of the following:

- ☐ No diploma (self-taught)
- ☐ Primary school certificate
- ☐ BEPC, Brevet des collèges
- ☐ CAP/BEP
- ☐ Baccalaureate
- ☐ BTS/DUT/DEUG or other diploma with 2 years of higher education
- ☐ Bachelor's degree or other diploma with 3 years of higher education
- ☐ Master's degree or other diploma
- ☐ Master/DEA/DESS/Engineer or other diploma with 5 years of higher education
- ☐ PhD

What is your current occupation?

Please select only one of the following:

- ☐ Looking for a job
- ☐ Student
- ☐ Worker
- ☐ Employee
- ☐ Technician
- ☐ Supervisor or middle management
- ☐ Engineer or executive
- ☐ Retired

To get around on a daily basis, you use:

Please select all that apply:

- ☐ a moped (motorcycle, scooter...)
- ☐ a bicycle
- ☐ public transportation
- ☐ a personal car
- ☐ carpooling/sharing
- ☐ you travel on foot

Are you a member of another association than Florain?

- ☐ Yes
- ☐ No

Did you attend the last general meeting of the Florain? *

- ☐ Yes
- ☐ No

Would you define yourself as an active member of the Florain association?

- ☐ Yes
- ☐ No
- ☐ Don't know

In your opinion, will the Florain still exist in 3 years?

- ☐ Yes
- ☐ No
- ☐ Don't know

Let's end on a high note: what is your ideal vacation spot?

Please select only one of the following:

- ☐ A hotel in New York
- ☐ Simply at home
- ☐ A cottage in the country
- ☐ A hotel in Reunion Island
- ☐ A bed and breakfast not far from my home
- ☐ A vacation club

We thank you very much for answering this questionnaire! Very soon, you will be invited to discover the results of this survey during a restitution within the Florain association.