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Chapter 2

Methodologies of Office Life

The topic of alternative finance was not unfamiliar to me when I started this PhD; doing ethnography with organisations was. In 2013 I spent three months in Volos, Greece as part of my research project on the *Topikí Enallaktikí Monáda* (Alternative Monetary Unit, or TEM) currency scheme for my Master's degree. In the field, I was surprised to find that this small network managed their local currency through an open-source software programme developed by a Dutch organisation. During my stay, the organiser of TEM also travelled to the Netherlands to attend the second 'International community currencies conference' in The Hague. Upon his return he spoke highly of the newly-launched Bristol Pound as an exemplary and inspiring initiative. Though it was not the focus of my fieldwork at the time, I noted that TEM—a decidedly small and localised initiative engulfed in a nationwide economic crisis—oriented itself internationally. Their currency became a more practical reality by virtue of the interconnected network of alternative finance in Europe; a network, I learned, that was both deepening and expanding as it orbited around three organisations that became central to my present work. To this day, STRO, Qoin, and the Bristol Pound are the driving force of the institutionalisation of alternative currencies in Europe, and increasingly beyond Europe.

The 'organisational form' is a not for-granted way of organising alternative currencies. The initiatives and practices surrounding the creation of these 'different types of money', as STRO calls them, are often met with preconceived ideas, or assumptions, of an alterity rooted in grassroots anti-systemic and anti-capitalist movements. 'It is funny,' Tobias said one time when we were biking together on our way to a business member of the *Utrechtse Euro*, 'They [entrepreneurs] usually think 'okay this is just another little local initiative'. They have no idea how professional we are'.[15] Or, as Gerard at Qoin put it during an interview: 'We are far from being a small group of hippies exchanging cakes and yoga lessons'.[16] As I will show throughout this dissertation, the

[15] Conversation - Tobias 161129.
[16] Interview - Gerard 160115.

Money Makers work hard to shed this image and to establish themselves as professional partners to the businesses, municipalities, and institutions with whom they wish to cooperate.

I choose to study these organisations precisely because they embody particular ambitions, ideals and practicalities in the advancement of alternative finance in Europe. STRO, Qoin, and the Bristol Pound are a key setting of my research because the Money Makers chose to organise themselves as a legal body. The organisations are not only a field site insofar as they provide a physical and figurative place where I can 'be' to 'hang out'; they are also the focus of my inquiry into how money might be managed alternatively. Allowing for the various ways in which research methodologies and field sites might be connected, Schubert and Röhl distinguish between 'ethnographies *in, about* and *of* organisations' (2019, 165). Ethnographies *in* organisations approach the organisation as merely the setting of the research, regardless of the questions asked. Ethnographies *about* organisations on the contrary do ask specific questions about the organisation they study. They focus theoretically on the process of organising. The last category is 'about organising in organisations' (Schubert and Röhl 2019, 165) and combines the elements of the first two forms. Hence, in asking about the processes of managing money in an organised way, inevitably my ethnography became one about organising in organisations.

As in other types of fieldwork, ethnographic researchers in organisational settings reflect on the 'commercial, political and social functions of their being there', in a place where their '[…] efforts may become implicated in interests and processes not fully of their making' (Cefkin 2010, 18). In this methodological section I reflect on the elements that, I contend, are key in doing ethnography about organising in organisations. I outline how I conceptualise my field site and which methods I used. I then focus particularly on power dynamics and situatedness whilst doing ethnography in business settings. I call attention to nondisclosure agreements as a way to immediately negotiate the ethnographic tension between closeness and distance by formalising the researchers' position; this formalisation then works as a solid foundation on which to build deeper rapport. I also outline my decision to anonymise people, but not organisations. I conclude with a reflection on positionality and power relations where I consider how office hierarchies and gender dynamics impact upon anthropological fieldwork. Hence in this chapter I focus specifically on the practical aspects of *doing* ethnography in organisations; as theoretical conceptualisations, ideas and reflections on businesses and corporations have been discussed in chapter one.

Field Site and Methods

STRO, Qoin, and the Bristol Pound are connected nodes in Europe's alternative currency landscape. Almost from the start of the research project I started participant observation in the Netherlands: first 13 months (January 2016 - February 2017) at the office of Qoin and then 11 months at STRO (February 2017 - January 2018). During this extended research period I took occasional breaks, or came to the offices one or two days a week, in order to also fulfil my teaching duties at Utrecht University. In the winter of 2018 I spent a little over three months full time with the Bristol Pound (February 2018 - April 2018). Yet these research periods were not neatly separated per office site: I volunteered at STRO while working on projects at Qoin. I came to know the Bristol Pound staff through Skype calls at STRO, and continued to do small tasks for STRO and occasionally liaising with Qoin while on fieldwork in Bristol. Therefore, though I 'hung out' at three distinct office spaces—I detail their particular atmospheres and work rhythms in chapter three—it quickly became apparent that the research cannot be understood in terms of 'multi-sitedness' (Marcus 1995) in the sense of comparing three field sites. STRO, Qoin, and the Bristol Pound are not separate entities, but are connected in a transnational web of knowledge and practice which draws the organisations into one, though fragmented and discontinuous, site.

For the methodological definition of my field site, I found inspiration in Hage's (2005) four-year fieldwork on Lebanese migrants, for which he increasingly felt the notion of multi-sited ethnography to be inadequate. Realising that the thickness of ethnography relies on a certain degree of immersion into social relations, Hage experienced that it was impossible for him to treat the locations of his research as separate sites. Instead, he chose to treat the dispersed extended families as a 'globally spread, geographically non-contiguous' but single site (Hage 2005, 466). The ensemble of social relations here constitutes a site which allows for the same sort of thick description that is no different from what early anthropologists did while studying specific localities.

I found this approach, wherein the site is a relational and 'conceptual space whose meanings and confines are continuously negotiated by the ethnographer and their informants' (Falzon 2016, 89), fitting for the field I co-produced together with the Money Makers. I consider the site more in terms of connections than in terms of space (Lapegna 2009), which makes it possible to interrogate what the field means as a relational process rather than a local or multi-local geographic space (Boccagni 2010; Gupta and Ferguson 1997). Cook et al. (2009) for example argue for an 'un-sited' field by making a clear distinction between place, space and field. Places are meaningful, imagined spaces and the field is the 'direct object of the ethnographer's experience' including all people, ideas, events and spaces that are part of the research (Cook et al. 2009, 60). The 'un-sitedness' of the field means that 'the field is no longer objectively out there, but one networks oneself into a concept of the field through relations of ethnographic research all the way along' (Marcus 2011, 28). My field, therefore, was not geographically but rather relationally delineated. The Money Makers have different offices and places of work, which each their own idiosyncrasies, but ultimately, together, they form a distinct field of practice in managing money alternatively.

As I continue to underline, this field of practice is structured for a large part by organisational forms. The anthropology of organisations has steadily become a well-developed subgroup within the discipline (Corsín Jiménez 2017; Urban and Koh 2013) and impelled methodological reflection on fieldwork in and about business settings. In her ethnography on corporate Islam in Malaysia, Patricia Sloane-White reflects that 'doing fieldwork in corporate settings is fundamentally different from the kind that engages the anthropologist in all the cycles of daily and ritual life' (2017, 24). Comparable to her research rhythm, my work with STRO, Qoin, and the Bristol Pound mainly took place during office hours. During this time, I was present at the offices of the organisations. I shadowed employees, worked with and alongside the team on individual tasks as well as group projects, attended meetings, accompanied management on stakeholder appointments, chatted next to coffee machines and water coolers, and went on lunch breaks. I also scheduled in-depth semi-structured interviews with management and staff during those working hours. Although I was present most days of the week, I agreed to work for the organisation for two to three days and dedicate the remaining time to research activities. However, there was not a strict separation between these activities. For example, I was oftentimes appointed to take minutes of meetings— since I was jotting down field notes already.

My interactions with the Money Makers thus mainly took place within the spaces and times associated with work. Yet the research was not completely disconnected from other 'cycles of daily and ritual life' (Solane-White 2017, 24) There were team outings, Friday drinks, Christmas parties, and weddings. On these occasions I got to know the teams in more informal environments. I also visited both managers of Qoin at their homes and enjoyed after-work leisure activities with colleagues from all three organisations—some of whom ultimately became good friends. Nonetheless, my positionality in the field was to a large extent determined by the formal position I obtained at each organisation.

Both STRO and the Bristol Pound enlisted me as a volunteer,[17] Qoin called me 'junior consultant'—which in practice was voluntary, but was not formalised in

[17] See the Annex that provides the specific contracts I signed.

a volunteer agreement. I worked, in the words of O'Connor and Baker (2017, 181), not only with, but also for STRO, Qoin, and the Bristol Pound. The progression of my fieldwork and acquaintance with various organisations meant that I gained experience and was given increasingly more complex responsibilities. My first task was to translate texts on a website from Dutch to English. My final task involved developing a data management policy and suggest operational changes based on newly released European GDPR regulations. In between, I was part of a marketing team and I acted as junior consultant, drafted documents, conducted consultancy sessions, and attended client meetings. At times, I had the opportunity to accept a paid position. I declined these, and so never received salary for the work I performed at any of the organisations.

I was also not a 'corporate anthropologist' (Sedgwick 2017), in the sense that I was not enlisted to apply anthropological expertise to further the goals of the organisation. I learned the consultancy skills from the Money Makers 'on the job'. As a volunteer, I was in the fortunate position to have access to the day-to-day workings of the organisations while maintaining my intellectual and practical freedom as an independent researcher. Volunteering also enabled me to 'give back' to the field: Falzon writes that 'ethnographers typically think of data as a gift from their informants, with all the implications of reciprocity that gift exchange implies' (2016, 1). I found that such reciprocity in the research relationship was established by working as a volunteer (see also Garthwaite 2016; O'Connor and Baker 2017).

Because the specific days or hours of volunteering where formalised, and never covered a full working week, I complimented the participant observation with additional research methods in the remaining time. I conducted forty-five semi-structured interviews and follow-up interviews with the Money Makers as well as with their clients and stakeholders. Each interview ranged between an hour or hour and a half and was guided by a topic list. This semi-structured form made comparison between several interviews possible (DeWalt and DeWalt 2002, 122) whilst simultaneously allowing for the interviewee to determine the pace, direction and flow of the conversation.

I am Dutch and Dutch is my mother tongue. I spoke Dutch with the people in my field who were also Dutch, and English with those whose first language was English. When people from the different countries connected, their mutual language was English. If the organisation held meetings, I attended as many of them as I could—also those that did not relate to any of my responsibilities. I was generously welcomed during staff meetings, or meetings concerning particular projects or project groups. When granted permission I recorded interviews and (parts of) the meetings, which were later transcribed verbatim by a Dutch research assistant who is also fluent in English. I held four focussed discussion groups, participated in a value theory workshop with Qoin, and designed a discussion and workshop event in Bristol.

In addition, hundreds of informal conversations took place during the snippets of idle time at the fringes of meetings or completed tasks. As I participated in the daily work flow, I took notes of these conversations and my observations directly on my laptop, or in a series of paper notebooks. When I would be working in the office with a group of employees who were chatting amongst each other and did not directly involve me, I wrote openly in my notebook as to avoid any 'covert notetaking'. This habit often elicited comments from the Money Makers that revealed they had not forgotten I was a researcher in addition to being their volunteer or intern; such as the time Gerard at Qoin called me out from across the room by saying, 'What are you writing down this time, our little spy?'[18]. Throughout the dissertation, I reference direct quotes from conversations or interviews by stating the form of interaction, the pseudonym, and the date formatted as year-month-day.

Finally, I conducted documentary analysis. I reference the information from documents in footnotes, stating the organisation and the date of analysis.[19] Doing

[18] Conversation - Gerard 170217.

[19] I do not refer to actual names of the documents because they oftentimes include names of currency iterations or other confidential information. I safely stored documents I was allowed to download and store along with my other

ethnography in business settings inevitably involves paperwork. Documents have the ability to make phenomena or events visible and accountable; tracing 'paper' allows for understanding the organisational histories, decision-making, interaction with legislation, and the working relationship between multiple stakeholders. The documentary analyses took place in the beginning of the fieldwork at each organisation as well as at the end of each fieldwork period. This methodological timeframe served to a) ease into each particular field by familiarizing myself with the jargon, important discussions, and organisational structures and b) make full use of the rapport built up over the fieldwork period to gain access to more confidential documents and to interpret the documents in relation to other data obtained through participant observation and interviews.

Following Lindsay Prior, I viewed these documents as 'fields, frames and networks of action' (2003, 2). The analysis included: organisational documents of STRO, Qoin, and the Bristol Pound such as mission statements and year reports, project documents of particular currencies, and relevant government-issued documents such as regulations, directives, and contracts. I had initially planned to include transactional currency software data, but new European privacy regulations (GDPR)—and the Money Makers' worries about this law—prevented me from officially accessing these records. Leaving out the software reports, I focussed on both transactional documents (such as minutes) and narrative documents (such as reports).

Non-Disclosure, Informed Consent, and Documents

Documents and their contents do not only form part of the fieldwork data as entries for documentary analysis: ethnographies in and of organisations are more often than not 'framed by collections of formal documents, such as nondisclosure agreements and contracts' (Denny and Sunderland 2016). This contractual frame, I argue, has

ethnographic material. Other documents I was not allowed to dowload I read on the spot and distilled quotes and summaries for later analysis.

specific methodological consequences which continue to reverberate through the final product of the research. In this section I reflect on the role of formal documents in research ethics and in establishing the relationship between researchers and participants. I focus particularly on how trust and disclosure are negotiated through these documents.

Kirsten Bell traces the history of what she calls 'the doctrine of informed consent' (2014, 512) as a principal ethical value in anthropology to the 1947 Nuremberg Code of bioethics. The concept made its way into the American Anthropological Association Statement on Ethics in the 1990's. Subsequently, the informed consent form, signed by participants and researchers, has become the default in ethnographic research in what Molina and Borgatti (2019) call 'moral bureaucracies'. This bureaucratic standardisation of research ethics received increasing criticism from ethnographers. What Wynn and Israel contend is 'the fetishes of consent' (2018), based on biomedical research, is 'grounded in a Western legalistic culture and particular historical imaginations of the authenticity of the signature' (2018, 797). Indeed, much of the discussion and criticism surrounding informed consent forms relates to their culturally grounded, ungeneralizable, form (Bell 2014; Wynn and Israel 2018).

Wynn and Israel argue against the universality and 'the fantasy of 'transparency' within cultural histories of forms and bureaucratic documents' (2018, 797). I agree with these critiques that in many contexts, such written consent forms can be very inappropriate—culturally or otherwise. For example, Wynn and Israel recall an instance where a student was required by an ethics research committee to obtain signatures from the participants in her research who were homeless people, many of whom could not read or write (2018, 799). In addition to embarrassment or incomprehension, such forms may in other circumstances evoke fears of surveillance or memories of colonial histories.

Nonetheless, I depart from Wynn and Israel's conclusion that 'signed consent neither documents nor materializes ethical research relationships' (2018, 804), for at the same time they state that the function of the informed consent form to protect participants 'is true only when researchers and research participants participate in the same legal-political regimes and have levels of literacy and cultural competency' (2018, 799). I maintain that the call not to universalise the power of documents should not preclude their use or value in settings where they *are* appropriate. As I mentioned above, documenting relationships, including accompanying rituals such as placing signatures, is a well-established practice in many organisational cultures. This is certainly so for the businesses of the Money Makers. Risks, assurances, liabilities, payment relationships: all of these interpersonal connections are formalised through contracts or other forms of documentation. My research participants thus participated in the same legal-political regimes as I did and, in fact, preferred to formalise the research relationship. Moreover, it became explicitly evident that the written format of consenting to research participation was understood and appropriate when my participants presented their own forms in return.

In addition to the informed consent forms the Money Makers signed when they agreed to participate in my research project, I signed a nondisclosure agreement (NDA) or volunteer contract with a confidentiality clause for each organisation. Such NDA's are a common occurrence in organisational settings and come in various forms and serve different functions; there is no one-size-fits-all model for these formal recordings of the relationship between individuals and the company. The main goal of most NDA's, or confidentiality agreements, is to protect sensitive business information. The documents I signed stipulated specifically what information I was *not* allowed to record, share, and publish—whilst leaving me free to construct my analyses and argument with the available information. As such, they proved key to gaining access to the organisation whilst also providing a secure foundation for building rapport. Moreover, not only did I sign these documents, in my capacity as employee I also co-wrote the texts of the NDA's for one of the organisations. Hence, I actively participated in co-constituting the field of research and possibilities for its distribution with an explicit focus on the interests of the organisation.

Documents are not neutral transmitters. They are value-laden and significantly shape and transform the messages they carry (Latour 2005, 39; Hull 2012; Riles 2006). In his discussion of bureaucratic administration, Weber argued that documents express norms ([1922] 1978). Building upon this insight Suzanne Briet defines a document as organised physical evidence, which is 'preserved or recorded toward the ends of representing, of reconstituting, or of proving a physical or intellectual phenomenon' ([1951] 2006, 10). I argue that the phenomenon that the NDA's, confidentiality clauses, and informed consent forms represent, and bring into being, is the negotiated balance—or norm—between the axis of closeness and distance on which the ethnographer positions herself.

The method of participant observation in an organisational context often involves combining expertise with distanced analysis (Müller 2013, 6). I acted, for example, both as a researcher and as a currency consultant during my fieldwork with Qoin. Müller states that this 'moving between closeness and distance means that the organisation often expects a certain degree of allegiance and discretion' (2013, 6). The NDA's and confidentiality clauses, then, secured my allegiance to the goals of the organisation. Through these documents I committed to make reasonable efforts not to damage their interests during any subsequent work or in future publications. Documents in ethnography do not merely represent relationships, they actively constitute them.

While in the field, these contractual agreements paved the route to a trusted, open relationship with my interlocutors. Any future risk I posed to the organisations, as an independent researcher, was safely neutralised and made binding by our signatures (Cody 2009). The forms where thus an important vehicle in gaining access and presented the first step toward building rapport. In the forms, I agreed to disguise all individual names in my work, so that employees, volunteers and interns felt secure in disclosing confidential and sensitive information to me. The fact that this practice is standard in the code of ethics of my profession[20] was not sufficient a guarantee. In addition, only after signing the NDA or confidentiality clauses I would be granted access to the archives and email inboxes of the organisations.

Richard Harper describes how, through 'doings with documents' (1998, 3) by different teams and units within the IMF, that documents gain a particular coordinating role in constructing a shared meaning across the organisation. So too do the NDA's construct a shared sense of my position as ethnographer and the socialities that accompany it: I quickly became an insider, because trust was formalised and its potential violation, once I would leave the workplace, neutralised. These documents thus proved key in negotiating access and levels of transparency in the field, and beyond. As such they function in much the same way as informed consent forms do, though with a crucial difference in the power relations that are brought into being by the document.

What is at stake in the discussion on informed consent forms as representative of an ethical relationship between the researcher and the participants, is the particular relationality between ethnographer and research informant that informed consent forms imply. Bell (2014) stresses that one of the key issues (whether the 'yes' implied by the signature is in reality an informed 'yes' to consenting to the research) entails an implicit conceptualisation of research participants as docile subjects. 'After all,' she states, 'to consent is quite literally to acquiesce to being 'done to'' (Bell 2014, 517). This discourse, Bell argues, reveals something about how agency is thought to be distributed in the relationship between the researcher and the participants. 'Being done to' is a passive state of receiving, of undergoing a process, whereby the researcher is the active, authoritative, actor who is 'doing the doing'. Ultimately, through these documents, the researcher and the participants are constituted as 'having radically different kinds of agency' (Bell 2014, 517).

One way in which this passivity of 'research subjects' in documentation can be mitigated, is through the implementation of participants' own forms; stating the

[20] See the AAA code of ethics and the next section on anonymising.

terms and conditions of the research in their view, such as is the case with NDA's. I found the mutuality in written agreements quite helpful in establishing a more balanced research relation. Of course, this is particularly relevant in organisations or other formal bodies that recognize the culturally situated significance of forms and documents and will certainly not be an option for many other research projects. However, for my particular research setting much of the analytical depth and insights I present in this dissertation would have been impossible without the NDA's because I would not have been able to build the level of rapport and trust that I did. Simultaneously, it is in the nature of these documents to circumscribe which information I am able to share.

Once I concluded the fieldwork, the capacity of documents as a form of administrative control became palpable. For disclosing information is a key charge of research. In the Annex, I specify the clauses I signed—redacted by me to retain confidentiality of the Money Makers themselves (for example, I removed names, addresses, phone numbers and signatures). The contents are unchanged and provide a glimpse into what remains silent. These files are a black-on-white reminder that the material presented in this ethnography is partial. This partiality is true, of course, for all ethnographies. Except in this case I emphasize that the selection of particular information is legally framed and negotiated by contractual obligations that go beyond informed consent forms and ongoing verbal negotiations of informed consent. The final product of the research is made possible, yet also enclosed by, a frame of legal documents that stipulate which information or insights discreetly go unsaid.

Disclosure

Organisational ethnographies commonly anonymise the name of the company as to manage any reputational risk. The effort to secure anonymity or confidentiality is a standard anthropological practice and flows from the guiding principle to restrict harm above all else.[21] Whereas providing full anonymity is generally not attainable, measures on protecting confidentiality remain a key requirement for example in data management protocols. These measures include providing pseudonyms and using coding systems. The main goal is that research participants should not experience any detrimental effects from participating in research. Colin Jerolmack and Alexandra Murphy call this the practice of 'masking', by which they mean 'concealing or distorting identifying information about people, places, and organizations' (2017, 802). They go on to argue that disclosure, instead of masking, is at times the most ethical choice. Whilst proving pseudonyms for each individual that participated in my research, and oftentimes also for clients or stakeholders[22], I have not fictionalised the names of the three key organisations. In what follows, I explain why I do not use pseudonyms for STRO, Qoin, and the Bristol Pound.

The organisations at the centre of this dissertation are unique in their kind. They truly are the three well-known pioneers in the field of European professional, alternative currencies. In order to understand and situate these agents, I refer to their own publications and those publications that concern them. The organisations appear, without pseudonym, in a variety of academic and practitioner literature and analyses of their currencies, as well as impact reports, circulate publicly. I also reference their historical trajectories in relation to partner institutions, each other, and the wider interconnected network of community currencies in Europe; these assemblages host their own webpages, wikis, and publish manuals. Finally, I unveil the inner workings of the organisational form by outlining (part of[23]) their financial models, which involves referring to—publicly available—project funding information from governments and European Union directorates.

This means two things. First, insinuating confidentiality by providing a pseudonym for the organisations is unethical because they are in fact easily identified. As Bosk (2008, 92, cited in Jerolmack and Murphy 2017, 805) writes,

[21] Though this is also up for discussion (see Bell 2014).
[22] I announce pseudonyms for institutions, cities, or businesses in a footnote.
[23] I I mentioned, per the NDA's I signed I withhold particular information.

'confidentiality and anonymity are much easier to promise than to assure.' Providing a pseudonym for each organisation would be a mere symbolic gesture, rather than a realistic effort to disguise their identity. Staff, however, is subject to change-overs and I have promised and chosen to use pseudonyms for personal names as to provide some measure of confidentiality—for example for people moving on to new jobs and to not have personal names pop up in internet searches.

Second, extensive masking of the organisations would eventually work to misrepresent the Money Makers because it risks invoking 'a pseudo generalizability' (Jerolmack and Murphy 2017, 803) of places or people; erasing their particular situated historical trajectories and institutional embeddedness. Masking, in my case, would involve generating fictional places, or even omitting or conflating organisational characteristics. These choices of what and how to mask, then, are ultimately theoretical decisions. Because portraying a fictionalised account would be an account of what I, the researcher, wish to emphasize or what I believe is irrelevant, can be ignored, or changed. To be sure, such subjectivity is always present in research. Extensive masking, however, erases any opportunity for the reader to consider alternative explanations based on the situational and structural factors I discuss. Moreover, Jerolmack and Murphy (2017, 810) stress that such fictionalisation reifies ethnographic authority in the process of writing: providing pseudonyms for STRO, Qoin, and the Bristol Pound would not only do injustice to their empirical realities, it also strips the Money Makers of any power 'to tell their own stories, independent of [*my*] consent' (Jerolmack and Murphy 2017, 808).

An example of this latter point is my ethnographic analysis of the Money Makers' professional disposition of failing forward, which I outline in chapter three. Mosse (2011) writes about why ethnographic description might be threatening to professionals in business settings. Having worked with global elites in the international development sector, he argues that tensions arise from 'fundamental incompatibilities between ethnographic and professional projects' (2011, 52). A key reason experts and professionals might worry about ethnographic research is that 'its field of inquiry […] links it to narratives of program failure', pointing to 'the accidental, the unintended and the exceptional' (2011, 55). Ethnography disrupts, as such, the professional tendency of emphasizing success. Identifying the organisation, then, might result in reputational damage. This, however, is an assumption that is not generalisable. Any decision to fictionalise based on such a suppostition withholds the Money Makers from owning their own successes and failures. STRO, Qoin, and the Bristol Pound share an attitude of failing forward: of experimenting, stumbling and getting back up again. When failures are seen as required to attain success, their description and analysis here are in some way instrumental to the goals of their operation. By disclosing the organisation's names, I intend to do justice to the power they have in shaping their own narrative.

Positionality and Power

The Money Makers in this research are European, white, went to graduate school in one of the social sciences and come from middle or upper-class families. They are wealthy, mobile and educated. In many ways their biographies mirrored my own background and position in Dutch and English society. I was similar to them also in ideals, especially at the start of the fieldwork. My likeness to the profile of the Money Makers was certainly instrumental in gaining access to the field. Negotiating access is key in doing organisational ethnography. Sridhar (2008) describes three strategies a researcher can use to convince management and staff, formally or informally, to grant them access to the workings of the organisation. The first strategy is one of embeddedness, or commonality. The second is to draw on resources or capital. The third is reciprocity, where a mutually beneficial situation is established. By working as a volunteer, I enlisted the latter strategy. The first strategy of commonality was not a strategic move on my part - if not a coincidence, I was unconsciously drawn to the topic. The Money Makers recognised in me the 'progressive, activist, green-voting intellectual' they saw when they looked at themselves. In this sense I was what has been called a native anthropologist: my 'belongingness' typically went unquestioned by the Money Makers or by the people and businesses they liaised with.

In addition, I was 'studying up' and 'studying sideways'. Two ways in which I was dissimilar affected my position in the field: my age and my gender. First, my age was a defining element in the development of fieldwork relations. As a young volunteer in grad school, I conducted my work on the lower ranks of the organisational hierarchies. The founders of the organisations—five in total[24]—ranged between the ages of forty and sixty. As will become clear in the chapters to follow, these were the men who were respected and admired for their extensive knowledge on alternative finance. By virtue of their expertise, they held a considerable amount of authority and power over the rest of the organisation. Employees were usually younger, averaging around their mid-thirties. They worked in the technology departments, as senior consultants, or as grant-writers. Each organisation employed four to five of such senior staff. In addition to this core group of paid employees, the organisations are, to various degrees, also reliant on voluntary work or internship projects to achieve their goals. A smaller handful of people, not more than two or three at each organisation, therefore worked as junior staff, intern or volunteer.[25] They were of my own age—in their late twenties—and, different from the work-based interactions I had with the founders and majority of employees, our relationships were more amicable.

Second, one particular power (im)balance came into especially stark view with the structural dominance of masculinity and male presence in the world of alternative currencies in Europe: an unexpected ethnographic insight into the culture of the Money Makers but also, relevant for the present methodology, influential for my position as a researcher in the field. Office hierarchies are gendered and therefore my gender affected my roles within the organisation and my interactions with the Money Makers. Although occasionally there would be a female intern or employee,

[24] One at STRO, two at Qoin and two at the Bristol Pound. The latter started out with five founders, but three went on to different jobs.
[25] This number refers to the people who were present at the office. Especially STRO and the Bristol Pound worked with a broader group of shifting volunteers, but they would not frequent the workspace.

as I noted earlier the people with the most powerful jobs in the companies were (at the time of research[26]) male. Most of the paid employees were also men, and certainly everyone in technology-based positions was a man. Women were decidedly in the minority and rarely did they occupy positions of power. They performed marketing related tasks, office management jobs, or organised the internal administration. The first time I met, and interviewed, one of the founders of the company where I would be conducting fieldwork, I asked him about the all-male staff. Specifically, I commented: 'I noticed there are no women working in your organisation…' and before I finished my sentence, he replied:

> There have been some in the past, but they usually tend to leave. I don't know why. I think because of the environment. It is true that the currency business is exciting and risky…men tend to gravitate towards that. Women are less innovative.

As I will show ethnographically in the chapter Failing Forward, in other settings, with other organisations, the Money Makers referred to themselves as 'the cowboys of currency', speaking in terms of conquest and of fighting at the frontiers of finance. I did not stand alone in my observation of this lack of diversity - not only of gender, but also ethnicity, ability, and other axes of difference—and the culture of male bravado connected to it. A couple of days after I met Martha—a middle-aged woman working on time banks in the United States—at an international conference on community currencies, we spoke about this 'man's world' in which we found ourselves. She confided, jokingly: 'I call them the currency dicks'.

If anything, being an unpaid volunteer who was young and female resulted in me standing quite removed from the centres of hierarchy and rank in the Money Makers' organisations. As such, I experienced what numerous women experience in various types of workplaces. A play on words; a comment about appearances; sexual innuendos over a business dinner; an uninvited hand on my lower back. And, one

[26] Shortly after I left the field the Bristol Pound, rooted in explicit worries about the lack of diversity in their company, appointed a female CEO.

time, there was even a detailed and meticulously planned plot to spend the night in the same room (and bed) with me during a work trip. Never did it transgress into physical violence—but it was violence nonetheless; an insidious and normalised form of violence performed by *some* of the Money Makers in positions of power, who abused their role towards those less powerful in the organisation. These particular incidents were reported to the organisation in question, and due action was taken.

Such unsolicited and disingenuous behaviour is increasingly un-silenced, not in the least because of the global #metoo movement which has led to the public disgrace of Hollywood tycoons (BBC 2020), scientists (Wadman 2017), and royalty (The Guardian 2019). The conversation about harassment in the field is also slowly taking shape within anthropology. For example, metooanthro.org was set up in 2017 and the *Journal of the Anthropological Society of Oxford released a special issue called Sexual Harassment in the Field in 2015*. Sinah Theres Kloß (2017) details the ethnographic complexities involved in being harassed by a key informant and gatekeeper during her fieldwork in Guyana. She notes that though fieldwork is a gendered practice, the anthropological silence on harassment remains firmly in place (Kloß 2017).

Other researchers, like Anya Evans, agree that the professional environment of field researchers hardly allows for sympathetic discussions about 'the daily aggressions we face as gendered anthropologists' (Evans 2017). This is problematic according to Kloß, because it 'consolidates tropes of 'good' fieldwork and recreates the male fieldwork experience as normative' (2017, 398). Anthropologists of all genders reflect on friendship (Driessen 1998) and love (Besteman 2014; Blackwood 1995) in the field, yet rarely do we discuss situations when building rapport and seeking ethnographic intimacy with our research participants is interpreted unintendedly in a sexualised way.

I chose to not edit out these experiences because, for one, they speak to the culture of male bravado and (financial) conquest that seeps through contemporary alternative money initiatives. Secondly, they are relevant to situate my position as an ethnographer. Fieldwork is a gendered experience (Clark and Grant 2015), and my gender played an important role in gaining access and building relationships. Thirdly, explicating such normalised violence adds to this conversation about fieldwork as a gendered practice. To speak with Anya Evans, I am part of a group of 'powerful, qualified researchers trained in world-class institutions' (2017) and I have the platform and ability to speak up about harassment.

The existing literature and blog post reflections about harassment in the field often stress how ethnographers immerse themselves in a 'new gender and sexual economy' (Clark and Grant 2015, 1) with different power dynamics than their home countries. I, however, entered the field as a native anthropologist and was in many ways similar to the Money Makers—it was for example not my (foreign) appearance that made me an object of special male interest. As such it is important to reiterate that the core of such harassment often lies in reinforcing power relations. These actions directed towards me were not expressions of desire. They were expressions of dominance; a form of self-expression rather than a reflection of attraction.

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Organisations are intriguing phenomena. They are created and can be dissolved; their existence as a field site is not necessarily contingent upon the managers or the employees, nor on the actual physical location of the office spaces. Stable locations in some ways, and unstable in others, they possess particular temporal rhythms, bureaucratic enclosures and power dynamics which all impact upon ethnographic fieldwork. These places of work are not merely the backdrop or stage (Yanow 2010, 142) for managing money; in many ways they embody the particular visions, ideals, and management practices of the Money Makers: as I will show, STRO, Qoin, and the Bristol Pound worked to streamline creative outbursts in to a pattern of meetings and online work tools, striving for the structures and routines of corporate practice. In what follows, I launch into my ethnography of this 'un-sited field' and detail their respective organisational histories, culture, and interconnectedness.