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The Túmin: Opening a Way for the Social Life of a Non-Capitalist Money The Scope and Limitations of a Social Currency in Mexico

From a cultural and ideological perspective, we are attempting to generate a new consciousness with a new way of thinking, new ways of relating to each other interpersonally in our solidarity-based trade relationships, in mutual assistance, in the faith that there are three fundamental principles that characterize the túmin project. So, that is the most difficult part: to think differently and to act differently, and we think we will make this possible by following each other's example.

Fourth Assembly of Túmin, Zozocolco, Veracruz, February 2013¹

Recently, a considerable amount of evidence has begun to emerge on a global scale that accounts for the emergence of multiple processes of economic democratization. Some of them have chosen as their guiding principle the search for local and community economic development through the design and circulation of local currencies². The objective of the present text is to describe and explain the mechanisms of functionality of a local currency utilized in Mexico, with a focus on presenting the elements that hinder its goals, but allowing room to describe its scope.

The túmin³ is a local currency circulated in the head of the municipality of Espinal, Veracruz within a trade circuit composed of a network of producers and consumers. On the one hand, the objective of its use is to establish the idea that it acts against unemployment, makes fair prices possible, compensate for the lack of working capital, and speeds up the movement of goods and services; and secondly, that, through the implementation of new signs of value,

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¹ Audio, fieldworker, Feb 2013

² In Mexico, this movement emerged from the Dignified and Sustainable Living Network during the 1990's, one of whose principles was, from its inception, that of social finances originated by the Tlaloc Network. Later, it joined other networks and together they formed the Solidarity Economy Network (EcoSol), which currently "has a presence in almost all the states of the Republic of Mexico and the maintains the thematic axe of social finance and alternative money as one of its key proposals" (Santana, 2009: 6).

³ The word «túmin» is recognized by the Espinal community as a linguistic symbol of money by its association within the Totonaca language. Additionally, it maintains a linguistic connection with «*tomin*» in the Náhuatl language and with the Yaqui term «*tomi*», among other things. Now that only a phonetic variation exists in those languages, the resulting meaning is the same: money.

exchange could be thought of as an action supported by cooperation and reciprocity as opposed to competitive individualism, characteristic of the mainstream paradigm of capitalism. To generate a sense of authenticity, laid the foundation for the reconstruction of certain social ties, support in the home and workplace, and municipal visibility are also part of its purview; however, to have a one-to-one value with the official currency and to be used as a supplementary currency in a payment of pesos prevents the creation of something unique -on the symbolic level- which is enough to suggest that it is not enough to invent non-profit signs of value if at the same time a new logic is not also instituted with the establishment of its value.

Key words: Solidarity economy, local currency, Mexico, túmin, multitrueque system

Introduction

Behind some of the paradoxes that come with globalization being utilized as a vehicle to assert certain neo-liberal principles, among them, the new impact that the disconnection between the economic and the social has had with the rise of the new digital economy⁴, there is a proliferation of social phenomena by those seeking, “through the social and political consciousness of the people as active participants in the creation of their own objective reality” (Luna, 2002: 3), to construct alternative channels of civil participation⁵ in order to “reconnect the economy in social contexts” (Mendell, 2008:1) at the local level.

Solidarity economy⁶, or new social economy -the movement affiliated with social currencies introduced by civil society- is a proposal that, upon recovering the path of an alternate plan for the social economy, calls for a double movement of going beyond the socialization of the means of production and self-management, which is to say, it seeks a restructuring of the relationship between the economy and the social through forms created out of the reciprocal impetus of solidarity and trust⁷. At the same time, as an analytical concept, solidarity economy expands the field of theory, challenging conceptions of the mainstream economic view, placing at the center of the debate the fact that “human economy is embedded in economic and non-economic institutions” (Polanyi, 1979: 161).

⁴ Concept used to refer to the economy that works with electronic money -which exists only as digits in computers-, and “can be transferred in vast amounts from one side of the world to another just with a click of the mouse” (Giddens, 2000: 22).

⁵ From the construction of new autopoietic subjects -creators of themselves and their social environment-, the aim is to make history of a different form, in order to build the way for a more austere and socially responsible post-capitalist society.

⁶ In Latin America, the term *solidarity economy* was born as a label for a new alternative proposal under the synergy of the strong influence of liberation theology (1968) and the restoration of heterogeneous practices encountered in the 1950's, commonly known as popular economy. These were local cooperation strategies which focused as much on the appropriation of the means of production as much as the exchange of services (household and community services).

⁷ It calls upon the construction of a «moral economy» that will establish a “set of social norms and obligations at the local level within a community that transmits a certain ethic of subsistence [and contrasts it] with the logic of accumulation which occurs in the expression of contemporary neoliberal capitalism” (Narotzky, 2013).

This new field of social action encompasses a broad set of proposals based on concerns ranging from care of the environment, structural unemployment, economic and political democratization, to mental and physical health, thus, it is not presented as a concrete alternative, but as the matrix that gives rise to the emergence of multiple alternatives which -in some cases- mix discursively, sharing demands that have arisen in response to the multiple problematic dimensions of the “developmental model based on state-market synergy”(Laville, 2009: 87). Some of its most representative examples are barter systems, groups of responsible and ecological consumption, projects based on common property management, urban community gardens and time banks.

Local currencies are optional and unofficial. By some authors, are viewed as community currencies (Santana, 2012), in reference to the concern of rebuilding ties within the populace, making implicit local geography since they operate only within a given geographical area, which prevents resources generated by this economy from leaving. By others, they are viewed as social currencies (Laville, 2009), to be created and put into circulation by social networks within specific circuits. Far from being opposing definitions, they are complementary, although it should be noted that there exist currencies in which the force of direction as to its implementation may be more closely linked to encourage a sense of community. In this paper, local currencies will be interpreted as social currencies since it is from their movement within social relations that demonstrates the pursuit to conduct money's social life toward forms of non-conventional commercial interaction.

In this regard, it is important to reveal the symbolic effects of the conventional money's presence being this is “a direct and clear representation of the social, it represents a power that is only valid when accepted by the social” (Castaingts, 2002: 22), their participation is much more complex than what is said, since it carries social meanings and values that are woven throughout social relationships. Polanyi (1956) was one of the first to discern that, in pre-capitalist societies, certain monetary objects carry out functions related to other areas such as politics, religion or status. For his part, Godelier (1986), in his analysis of «the currency of salt» in *Baruya* culture, shows how it operated as a component for the reproduction of society to be used as medium of exchange within a wide network social relationships (marriage, status symbols, or political alliances), suggesting that the function of money goes further, being: a) a medium of exchange, b) a measure of value; c) a means of accumulation, and d) a transfer of value.

In Mexico, these currencies⁸ are thought of as the fundamental tool of a strategy that will drive a long-term social transformation. This begins “from economic change, in order to transform various aspects of the lives of people [by assuming] that a better money can be created; money that values people and work before profitability” (Santana, 2009: 9) and whose circulation leads people to become social actors that re-evaluate how they participate in the collective.

⁸ Currently, there are an estimated 20 distributed currencies in various states of Mexico, namely: in Mexico City, the *Tláloc*, *Mixhuca*, *Fausto*, *Romita*, *Xitle* and *Maguey*; in Querétaro, the *Kuni* and *Verdillete*; in Aguascalientes, the *Caxcan*; in Chiapas, the *Takin* and, in Zacatecas, the *tlaco*, among others.

THE TÚMIN: SMALL PEOPLE IN SMALL PLACES DOING SMALL THINGS TO TRANSFORM THE WORLD⁹

With the slogan *“it is not a coin, it's a voucher with barter value”*, the túmin works in this way: Rosa enters a local bread shop where José accepts her purchase of bread for 5 túmins and 30 pesos (a payment equal to 35 Mexican pesos, or about 3 dollars). Days later, José goes to Sara's store to buy a soda using the túmins he received from her, paying 1 túmin and 15 pesos (payment equal to 16 Mexican pesos, or about 1.3 dollars). But how does one obtain this currency and for what purpose is it used?

Inspired by past trials¹⁰ in Mexico and around the world, the túmin was designed and put into circulation in early 2010 in the municipal seat of Espinal¹¹ by a group of professors¹² from Intercultural University in the same municipality in collaboration with some students and in coordination with two civil associations, RUDH y CIIDES¹³. This municipality is located in the north central state of Veracruz area in the region of Papantla, and is one of the 212 municipalities in the state. The head of this municipality, where the initiative emerged, is a large mestizo community with a limited Indian presence. According to the latest census (2010), the total of its population is 2,752 residents¹⁴, of which about 90 people are currently enrolled in the program.

The initiative was born in the breast of civil society and is maintained by the volunteering of its organizers. It is independent of the state, in contrast to initiatives that emerged in Europe, Anglo-Saxon countries and some Latin American ones, such as Brazil¹⁵ and Venezuela.

Taking as its starting point and crux a reassessment of the logic and the elements that accompany and define commercial exchange at the present time, its organizers seek to build momentum -through the socialization of symbols of solidarity and mutual support- for the human efforts that coincide with creating spaces of solidarity at the level of production and distribution, as their promoters explain: *“For us, the túmin has a tangible meaning of dignity. It is the tool that allows us to begin to fabricate these intentions of human relationships from solidarity once again. The networks that have been fabricating and creating massive means of communication, disinformation, and competition are leading us to dehumanization. The social fabric requires new forms of human organizations that don't make us better people. The most*

⁹ Interview by the organizer Oscar Espino obtained during fieldwork, August 2012.

¹⁰ Mainly by the Tlálloc Network, a pioneer organization of local currencies in Mexico

¹¹ The conditions in which we find this municipality are hampered in terms of economic action - lacking basic services such as potable water, electricity, and drainage -creating a ripple effect that leaves little capacity to cover consumption and self-production practices.

¹² Juan Castro Soto, Oscar Espino, Álvaro López, Xanath and Irene Fidencia Castellanos.

¹³ United Network for Human Rights, A.C. and Center of Intercultural Research for Development, A.C, civil associations of which some organizers are members.

¹⁴ <http://www.inafed.gob.mx/work/enciclopedia/EMM30veracruz/municipios/30066a.html>

¹⁵ In “Latin America, perhaps the most notable and recent initiatives that have gained the recognition and support of their respective governments are 'the community banks' in Brazil and the «facilitators» in Venezuela (Lopezllera, 2014).

important thing is that behind this piece of paper is a human being wanting to help another human being. This is a social practice that enables us to feel more human¹⁶”.

For them, the initiative is thought of as a school in which one hopes that those participating learn to unlearn competition and self-interest by the example of others. Additionally, there is a call to action for people to tap into what they know and what they have (skills and abilities) and share it, in turn permitting them to self-employ, leading to “job recovery as a human dimension” (Gracia & Pozzio, 325).

With the philosophy of “shop with a member and together, we help each other move forward”¹⁷, this network is based on collective credit enabled by the use of a multitrueque voucher¹⁸ -the name given to local currencies within the solidarity economy in Mexico- with which it is possible to trade with multiple people at different times and different places, so that the use of túmin can translate to a future time when the needs of the participants arise.

Access to the network¹⁹ is given by means of registration, at which time one also receives a balance of 500 T (equivalent of 500 pesos, or approximately 40 dollars), which, it should be noted, can be used by any bearer and, in fact, one can get a kind of «change» from purchases made in affiliated establishments (a way in which some outsiders gain access to the currency). As with the registration, its use is optional and voluntary and only requires that one offers some product, service, or knowledge to the community in order to receive and return the 500T should one decide to leave the network.

A sign is placed in registered establishments, which serves as proof of membership and provides participants with information on products and services that its participants can exchange by using a directory²⁰ divided into: agricultural products, processed products, services and merchants. As for industrial and manufactured products, one finds them offered in shops selling groceries, pharmaceuticals, clothing and



¹⁶ Audio from the Fourth Assembly of the Túmin, fieldworker, November 2013

¹⁷ Túmin pamphlet, 1

¹⁸ In Mexico, some organizers choose to call the social currencies "multitrueque vouchers", a name which stands for two aspects: the first is that, since the state never will never welcome a "parallel" money that challenges the monopoly of national currency production, it defuses any legal conflict; and secondly, by emphasizing the word “trueque” (barter), this type of commerce generates economic relations infused with solidarity thinking and removes the anonymity of those who carry it out.

¹⁹ One provides contact details such as residence, telephone number, and, in some cases, email. Papers are filed with the amount of túmins given.

²⁰ This helps remove the anonymity of those making exchanges, something that happens within the traditional market. The idea is to inform the participants of the products and services that can be accessed. However, in the directory there are registered individuals from other locations who, rather than being brought closer, are pushed away since the exchanges were thought to be developed locally and a participant from Espinal could hardly trade with someone of Puebla and Chiapas. A reading of this does not allow us to determine who has «closeness» in order to develop an exchange in Espinal's network.

footwear, first and second hand items, Chinese jewelry, and party goods. With regard to products produced and/or obtained locally, one encounters preserved meats (primarily pork), fruits and vegetables, flowers, masa, tortillas, honey, vanilla, yogurt, pastries, bread, crafts, homeopathic medicine and agrochemicals. Where services are concerned, one finds cosmetics, blacksmithing, carpentry, dentistry, masonry, hotels, car wash, mechanical services, internet, printing, telephone charges and academic adjustment to elementary school.

The organization has a Coordinating Council which is divided into committees Coordination, Education, Promotion, Production and Monitoring, in teams of three members rotated annually, including organizers and some participants whose principal role is to register members, deliver the túmin, organize meetings, and promote the túmin elsewhere. It is worth mentioning that four years since its inception some activities carried out within these committees have come to a halt due to the participatory saturation on the part of the organizers, the departure of some students²¹, and limited participation by the majority of the members.

The project, in a manner similar to an assembly, is designed to function as open spaces for dialogue, collective opinion, and evaluation of the project. Since the first year of the initiative, they began development outside of this community with the intention of understanding the dynamics of other people and, if possible, to include them as partners. That functioned as an alternative plan to counteract dropouts, misuses of currency, and member absenteeism²². This inauguration gave way to the túmin's unparalleled visibility within and outside of Mexico, becoming the country's most controversial currency and as a result of its widespread circulation and, consequently, of the exposure from various national and international media (mainly, Televisa and regional newspapers, as well as the BBC), prompting a demand for a "ministerial investigation on the issuance of circulating currency"²³ by the Bank of Mexico, aimed only at the organizers. The case still remains open, though subpoenas have ceased²⁴.

Further, the news attracted the arrival of journalists, students²⁵, professors, and numismatic collectors, sparking tourism in the municipalities of Papantla and Espinal, bringing cash flow into the region, mainly in accommodation and food services, but also giving rise to the sale of túmin as souvenirs for foreigners by some partners, which violated one of the central rules of the project. On the other hand, sympathy for the project inspired some people to become members

²¹ After obtaining their documents as graduates, many of the students initially involved decided to opt out of the project, leaving their participation pending.

²² The initiative was unveiled on what would have been the First Open Assembly in Papantla, Veracruz (2011) in the Teodoro Cano Museum. For this event, a "market fair" túmin was printed, valid only for that date was made. Attendees had access to this currency through purchases made with conventional money, paying one peso for each túmin.

²³ *Xalapa Daily*, newspaper, <http://www.oem.com.mx/diariodexalapa/notas/n2413587.htm>

²⁴ Article 2 of the Mexican Constitution and ILO 169, which ensures the implementation of practices and customs of indigenous communities, was employed by the organizers in their defense. They suggested that this dynamic (barter system) was being exercised by indigenous people and therefore no crime occurred nor would occur with the use of túmin. Within the enrolled participants, there is a small percentage of people whose mother tongue is Totonaca, although within the organization there are partners and organizers that maintain an indigenous identity.

²⁵ Students from diverse universities, among them: UPN, CUCEC, UNAM, UAM, UV y UACM.

and simultaneously decide to become promoters from their places of residence²⁶. In this sense, the publicity given to the túmin has aspired to consolidate it as a truly effective alternative, a situation which has attracted more and more followers. However, this does not at all correspond with the stimulation of substantial changes in social and economic relations elsewhere, as some promoters have taken the notoriety that the currency has acquired in order to promote themselves in other communities²⁷. Today there are people registered in municipalities near the area and even in other states, including the state of Mexico, Guadalajara, Chiapas, Puebla Michoacán, Hidalgo and recently, Oaxaca. There are 495²⁸ distributed participants (250 women and 245 men) in various organizations on record, but there is no record of increases in the community of Espinal.

The excitement this commencement generated also produced internal side effects, such as that the external view reinforced a sense of «authenticity» that appeared since the beginning of the project and the reason that many claimed to have enrolled: *“Well, quite simply, when they invited me to the túmin meeting and all that, well, it's like everything else, the desire to know about it, to see what it was going for and all that, because it was unclear if it was some coin or what, a project of this kind, of this nature... well, I had never had the chance to share, although we trade, we live it in the pueblo, but now we have a special name for these actions, something I had never seen before”²⁹”*.

This also caused people to see the events as something historical because -it was claimed -it was the first time that this municipality was seen and heard within the state, the country, and the globe. This has allowed people to feel legitimate by having their own currency, one that represents them and allows them to be visible to the world because they affirm that: *“Now we are not part of the “undiscovered Mexico”, but not referring to that magazine”³⁰”*.

Multitruque System

The túmin is the central focus of the Túmin Alternative Market: Autonomy and Self-Management organization, an initiative that promotes the creation of a «new internal market» and works in parallel with the conventional market. It was intended to consist of a network of *prosumers*, that is to say that *“each participant, in addition to being a consumer, is a producer*

²⁶ The reception of greater support from external supporters took the túmin elsewhere. This was not planned because, initially, it was only envisioned to have a circulation within the community and in this way function as a monetary brake.

²⁷ Underlining the fact that some organizers are primarily concerned with taking the currency to other places and mediating its presence therein without first succeeding in strengthening social networks - truly engaged and participatory social networks that contribute spur a change in mentality with respect money's role within social relationships - it reflects a kind of opportunism to achieve renown more than solidarity.

²⁸ Túmin Directory, June, 2014.

²⁹ Interview obtained during fieldwork, August, 2012

³⁰ Interview obtained during fieldwork, August 2012. “Undercover Mexico” (México Desconocido) is a well-known magazine which features unexplored places and archaeological sites in Mexico.

of goods, services or knowledge”, bringing them together for exchange, although it should be noted that, in practice, resellers participate as well.

The structural base of this new domestic market structure is known in Mexico and Latin America as a «multitruque system»³¹, a type of exchange that is implemented by the parallel course of conventional and social currency, and where “*the participants can exchange goods and services through vouchers generated by a community of producers and traders; these vouchers work like cash and can be used alongside conventional money*”³². The aim is to promote a *non-capitalist* mercantile exchange, understood as a social relationship where there is no room for domination and exploitation, and where money is only an indirect component to allow the movement of goods and services. Through registration, it is warged that participants will come to appropriate the proposal so that, subsequently of the understanding that emanates from its use, it is thought that, in effect, a mutual support-oriented action is being undertaken, and thus it is aimed at detachment from the «exchange value» price. Conversely, «use value» is approached, which “is made effective only in use or consumption” (Marx, 1975: 44).

The organization has a site called the House of Túmin, an establishment that works as a shop and warehouse of the products offered by members who do not have a place to sell them. Some of these products they make themselves and others are derived from foreign trade. When purchasing goods at this location, members can pay for a product with a percentage of túmins and some products may even be paid in full with this currency. For example, when buying a liter of honey that costs 50 pesos (4 USD) for the general public, a member can acquire it for 40 pesos, paying 30 pesos plus 10 túmins (3.2 USD). In this new market, the acceptance percentage of túmins for each product price or service is relative between each participant in accordance with an acceptance minimum of 10 percent for both purchases and sales. The products and services offered within this network are not exempt from being offered to unaffiliated persons -such that this *new market* is open and competes directly with the traditional market-, but payment can only be made between pesos and túmins in affiliated establishments.

Given the limited conditions for production in this community, there are traditional products coming from the market within this circuit, and in such cases, resellers cannot easily afford a change of established prices, as this does not depend on them, but is almost entirely contingent upon the conditions of the general market. As might be expected, such merchants become stricter when it comes accepting túmins, in contrast to self-producers, although in both cases it is essential to recover the cost of investment made for procurement/production.

However, this poses a dilemma to the initiative, since it seeks to encourage local production, but the conditions for that purpose are sometimes limited, or even non-existent (as happens with

³¹ Name given to the trading system used within the solidarity economy, which is mediated by a conventional currency and a locally produced currency. In Anglo-Saxon countries it is known as LETS (Local Exchange Trade System).

³² Túmin pamphlet, p. 4

dental supplies, for example), in which case a «hybridization» of resources is employed, which, according to Laville (2009), consists of “a combination of resources from different sources: donations and volunteerism (reciprocity principle), sale of goods and services (market principle), and public financing (redistribution principle)”, a combination that can ensure the sustainability of these proposals, although it should be noted that the redistribution principle is absent in this case.

This position makes evident a new balance between different types of forces and, above all, the existence of new relationships between civil society and the state. However, at the core of this way of thinking is a posture of a denial in the *discourse* on the part of the organizers in the face of an implication of their diminished control, and thus they endeavor to sustain the initiative solely through the resources that the organizers and participants can offer. Accordingly, they allude to «local development», which, according to Coraggio, evokes a “localist ideology that is directed at the long-term disconnection of the local community or society, and even sees the market as alienating and destructive to quality of life” (Coraggio, 83). However, the paradox lies in that by adhering to this position, its organizers lose sight of the fact that *in practice* this initiative coexists with the outside, on the basis of the sanction to exchange manufactured and industrial products, and therefore the use of *túmin* extends to them. So, it is not sufficient to want to change the social life of money if it is used to purchase products acquired from the traditional market, because in this way the profits of the large markets continue being fed.

However, to propose a general renunciation of the habitual consumption of external products, would be to take an insensitive stance, and since this initiative is already battling against the tide, it is therefore more advisable to moderate our perspective as to those cases in which differentiating consumption is opted for with respect to what can be dealt with within the network (locally produced) and what cannot. In that sense, the use of the *túmin* has functioned as a support for household and workplace expenditures, since with it, it is possible to obtain essentials that are utilized for both the home (especially meats, vegetables and fruits) as in the workplace, in the case of those who dedicate themselves to the sale of prepared foods: “*Well, I buy fresh chicken, fresh beef, I whatever I use in my home, if I go to the grocery store as well anchored me all, beans, sugar, coffee, everything you consume*”³³. Similarly, it has also contributed to the cost of services such as haircuts for the members' children and printouts for their academic work³⁴.

Additionally, also has given space for a valuation of local and national production, as another interviewed explains: “*I read in articles the advice that the best we can do to defend ourselves as Mexicans, is to buy from us, buy all the products made in Mexico, which bring the eagle, the logo of «Made in Mexico», because that money is not going to leave the country, will be circulating here in our country and not will be taken by the large transnationals, as Wal-mart, Sams, etc, and I think, in tiny, is what is making the túmin, who buy from us and we try to make*

³³ Interview with one of the participants obtained during fieldwork, October, 2012.

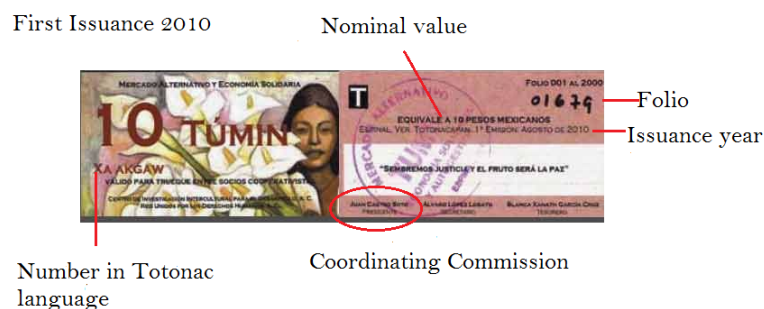
³⁴ According to records of the women who utilize it most, the majority of them are single mothers.

the money does not leave the country and continues to circulate and strengthen the economy here among us, that's what motivates me to continue"³⁵.

Design and Circulation

Currently, there exists a wide variety of social currencies in the world³⁶, both in cities and in the provinces, which conform to a particular design that includes name (locally allusive), value, mode of circulation and what might be called degree of opposition. In particular, the design of the túmin assumes radical characteristics found in other contexts, including Mexico, and a markedly more political discourse.

It can be described as provincial social currency that has a monetary value of one-to-one with the official currency and *“which do not pretend to replace the Mexican peso, but only serve as a supplement to family income*³⁷”. These values were decided by the organizers as a way of avoiding misunderstanding with regards to its use and, at the same time, demonstrate that for its organizers this currency embodies the concept of «civil disobedience», placing it as a symbol of non-conformity with respect to economic and political manipulations of the national currency by the state. One element that illustrates its position can be seen in what was its first issuance on which Emiliano Zapata's face was placed, as well as paintings of the painter Diego Rivera; later, in its second issuance images from the area and the Totonaca culture were chosen.



Source: Túmin Alternative Market

It is thought that the value that was assigned to the túmin determines the work and time that each participant devotes to the development and production of their goods; in other words, it is

³⁵ Interview with one of the participants obtained during fieldwork, October, 2012.

³⁶ There are several documented cases of the use of local currency in combination with conventional money since the 1930's: the *wara* in Germany, the *wörgl* in Austria and elsewhere; in Scandinavian countries as well as nations such as Bulgaria, Canada, Denmark, Ecuador, Spain, France (the *Value* project), Italy, Mexico, Netherlands, Romania, Sweden, Switzerland and even Finland and China (Lietaer, 2005; Lopezllera, 2002). Currently, only one survives: the *wir* of Switzerland (Santana, 2009: 7). The majority of them were banned by their countries' governments, sometime after they were in operation (Santana, 2009: 7).

³⁷ Túmin pamphlet p. 4.

a fiat currency that is not subject to interests, although in some cases, one may suffer a negative rate of interest for its non-utilization³⁸ (Quero, 2010: 93). The t́umin, unlike other currencies in Mexico, has no expiration date (no depreciation³⁹). It does not require a signature of acceptance at the time of purchase by those who accept it, a mechanism which aids in knowing how many times it has been used. It can also be used daily in a kind of «permanent multittrueque» by both independent producers and local businesses (restaurants, shops agrochemicals, fertilizers, coffee shops, pharmacies and grocery stores, among others), a form of usage found within English-speaking and European LETS that extends a quotidian validity to its circulation in order to give it an analogous value to the official currency and include small and medium businesses, but not just strictly between prosumers like other Mexican social currencies. The idea of deviating from the framework used in other initiatives -which in some ways was pioneering for these types of dynamics in Mexico- emerged from the thought that, given that the members' proximity does not require circulation in a market fair, which would make it practical only in regular meetings, as such happens in other implemented operations, mainly in the cities⁴⁰. Secondly, because the invitation was not limited only to small producers as noted above, it also includes resident merchants with commercial establishments, since they are the individuals with the most goods and services in this community.

While the quantity of t́umins that each member has is not monitored -with the exception of the amount given to each of the members at the time of registration- neither are there penalties for their non-use or accumulation. As the organizers based this network on commitments, not obligations, and enforcement mechanisms would repeat a pattern of domination, it is expected is that “the individual is convinced to participate with diligence, enthusiasm, and responsibility because he or she believes in the goals and values of the organization” (Reygadas, 2014: 27). However, in this case, those who carry out the majority of the activities, planning, etc., are the organizers. On the other hand, by not having an expiration date to drive its circulation, and by not keeping records the amount of t́umin-conducted sales and purchases (except in the House of T́umin), we cannot know the quantity of t́umins in the hands of each member, what products or services are used more frequently, nor the number of times it has been in circulated.

For Quero (2010), this type of currencies is basically divided into two classes: a) those that view its value in terms of hours (the time put into production) so that it is “based on shared or mutual credit, very similar to the time banks and barter systems in which the currencies represent the exchange of a debt or with another member of the community; and b) fiat currencies, which are those that exclusively represent a means of exchange and allow local members to enter the system in equal amounts or periodically in order not to exhaust their

³⁸ In some cases there are currencies with "bi-annual" effect, so that beyond the date of validity, a penalty is carried out by reducing its value and circulating it again.

³⁹ Concept invented by Silvio Gesell in the beginning of the 20th century which penalizes non-use and the accumulation of money with a continuous loss of value over time.

⁴⁰ In these cases (mainly currencies promoted in the cities) the participants cannot count on being close and opt for weekly or biweekly meetings.

supplies for receipts and payments” (Quero, 2014). However, this contrast turns out to be inflexible since; on the one hand, sometimes the value is given through an intangible currency - in this case «time» - ultimately both are based on a shared credit. What makes them different is that while in some cases credit is given for a certain amount upfront; in others it is received from the first exchange. On the other hand, in some cases there is an intangible currency (as with LETS, where it has a virtual platform, known as CES, the *Community Exchange System*),⁴¹ and in others, there isn't⁴², according to the conditions of its situation. In this case, one can hardly resort to adopting a platform such as this, given that in this community access to a computer or the Internet itself is extremely limited.

According to this author's perspective, social currencies may also be used as emergency currencies (Quero, 2013), which have historically emerged in situations of acute economic crisis or as a result of war, issued by both local and national authorities as well as civil society. In other words, they arise from the intention of resolving crises of a solely temporary nature and in contrast with LETS, digital currencies that operate within computerized systems and have the characteristic, of not appearing out of nowhere, being based on a mutually sustained credit in a mode of control and digital record of buying/selling. However, this distinction renders invisible the fact that in both cases we speak of fiat currencies, which may or may not have a material presence, as happens in the time banks or even in national monetary systems, being the confidence that underpins its use in both forms. Additionally, in both cases it is possible to speak of emergency currencies since the long list of those that exist today (both in Europe and in America) takes inspiration from past trials in both territories which in fact arose from of situations of tension and systemic reorganization, so that its presence, in both digital or printed form, is not a phenomenon isolated from the current global crisis.

Both modes attempt to function as instruments of mutual support among members⁴³ and it should be noted where their differences lie regarding the distinct ways they manifest their opposition (if any) as well as the social and political context from which they are driven. In the case of Europe, the current monetary situation is an interesting link with the “model of growth in *Europe of the Regions* by Bernard Lietaer [...] controlled by the *subsidiarity principle*, a neologism coined in the early twentieth century and which is committed to global development, starting with the regional development in Europe, which entails an exercise of

⁴¹ In this system, there is no circulation of banknotes and coins, and it allows the keeping of accounting records in which each partner has an account in which one's balance is registered after making transactions. It should be noted that not everyone has the opportunity to use such systems. In Europe and Anglo-Saxon countries, where it has been demonstrated to have wider application, LETS emerged.

⁴² For this disparity, the author begins to make a distinction between LETS and social currencies because, while for him the former are not fiduciary based on virtually recorded credit - even when the majority of LETS are taken from the value of the official currency - social currencies are, which in sum leads us to think that this classification forgets that all money is fiduciary, including digital money, and only in cases of time banks and trade fairs does exchange remain in the hands with time as a measure of value.

⁴³ That said, it is possible to speak of the differences of currencies in terms of their design features, geographical location, etc., but this is not group-lending, as a participant using the currency is making use of his or her own credit.

regional governance that takes into account the regional dimension in the making of common policies at the state level” (Lietaer & Kennedy, 2010: 13). In this way, the movement of local currencies within this territory functions to “counteract the process of globalization through a process of regionalization” (Lietaer & Kennedy, 2010: 15)⁴⁴, given through agreements between the citizenship and their respective governments, since they circulate in parallel with legal tender -hence the name complementary currencies-, but its purpose is not to replace traditional money. However, with regards to the existing cases of such local-regional governance in Latin America, until now they clearly observable in Venezuela, in which the state itself endorses and supports such initiatives, as does Brazil.

In Mexico, these types of initiatives do not have government support because, although the Mexican state passed an economic solidarity law in 2012⁴⁵, it does not include local currency initiatives. Hence, there is currently no “legislation in relation to these currencies, and therefore they are not registered with any authority⁴⁶”, so the said process of regionalization is at this time limited to other countries. But then, how do we consider the circulation of these currencies in Mexico? That question is not easily answered and is not something this paper sets out to answer. However, it is crucial to underscore this disparity with respect to the context of the emergence of this phenomenon for future research.

Túmist Payout

In this case, payment differs between pesos and túmins, breaking up its complementary value in two ways: 1) according to Bernard Lietaer, local currencies are «complementary» currencies that circulate in parallel with legal tender, which is to say, they are not complementary as supplements of «payment». For him, local currency “is an agreement within a community to use something as a means of payment; if it gives the impression of being a supplement, it deprives the initial agreement with money of the current course” (Lietaer, 2005). Indeed, this occurs with the túmin, which functions in a complementary way in relation to the simultaneous payment in pesos. This new domestic market does not come with new signs of value, as it takes from the referent «peso» in order to give it monetary value (the currency as well as its products, whether they are industrially derived or produced locally), which does not allow a separation between the both currencies and both markets; it promotes confusion and leads to the actual price to continue being quoted in pesos, encumbering the discernment of something distinct, qualitatively different” (Collin, 2007: 16), and for the contrary rescue its monetary value as the important benefit, as in this case: *“Well, I saw the benefits and I have promotion, I have more customers, my business is more well-known and lately more people have come. I’ll say it again,*

⁴⁴ An interesting example of this European case is the Wir in Switzerland, which, today, after 70 years of work, went from being an indemnity group to a cooperative bank used for transactions between Swiss SMEs. This project has been able to have such an important impact on the national economy that it represents 1% of the gross domestic product of Switzerland. This network ranges from producers to companies that have managed to come together in the acceptance of the currency.

⁴⁵ <http://www.diputados.gob.mx/LeyesBiblio/pdf/LESS.pdf>

⁴⁶ Interview, Juan Castro, November, 2013

more promotion, more people come to the hotel, people come from elsewhere interested in knowing about the túmin, even many partners. That's why I favor it⁴⁷”.

This allows us to affirm that it is not sufficient to invent non-profit signs of value if at the same time a new logic is not established in the setting of its value and such instances of pricing, a situation complicated by the fact that the majority of the products in this network come from traditional market, making it difficult to manipulate prices.

Túmist Solidarity in Tension

Auxiliary to the concept of the intentional rationality of Godelier (1998), which aims to “study of the economic behavior of individuals inside an economic system”, we can say from this analysis, such behavior is derived from individual interests of each participant, and in turn, a relationship with the social position that they have in terms of socioeconomic status and place of origin.

The organization is made up of native and non-native people living in the region (56% native versus 44% non-native). For the latter, who have the best supplied facilities, the túmin is thought, not as money, but as a contact strategy, that is to say, for socialization with native residents. This is in contrast to the former, who do not have their own businesses and find themselves in less-favored positions, and who are inclined to see the túmin as a business strategy. However, in both cases there are exceptions. It is important to point out that it became apparent during the interviews that the relationship between native residents non-native residents, long before the arrival of túmin, suffered conflicts from the native's perception of the non-natives as «rich» people.

Another dimension no less important in this regard is the presence of skepticism of some participants that this is truly an initiative of collective support. This situation has resulted in a lack of confidence in the currency and with it, the social richness of the project and its alternative value system, something that the organizers have pointed out: *“That's the challenge, there are people who cannot imagine that there have been a group of people who are doing something selflessly, because we are used to thinking and seeing for oneself and how I can take advantage of others. That is the obstacle⁴⁸”.*

On the other hand, the initiative succeeded in bringing together people with various backgrounds ranging from different age groups (18 to 60 years), gender, education, politics, religious orientation and social strata that are, in turn, turned into families⁴⁹, some of which resulted from dissemination of the invitation to join the network. The network consists as a

⁴⁷ Interview with one of the participants obtained during fieldwork, November, 2012.

⁴⁸ Audio, Fourth Assembly of Túmin, February, 2013.

⁴⁹ These unions of alliance are the cornerstone of the project, as it was from the reproduction of the invitation among relatives and friends of those who were already participants which made the registration of others possible, inside and outside the community.

conglomerate of those families which, at the same time, forms bonds with people who have ties of pseudo-kinship and friendship, where it “establishes a symbolic kindred link, as occurs in cronyism/patronage, for example” (Olavarria & Lestage, 2011: 5). However, such affiliation does not ensure a harmonious coexistence, since in this case there are micro support networks within the same network for certain relatives and acquaintances that exclude those who do not form part of this social fabric⁵⁰ or individuals with whom a prior conflict exists⁵¹. This is made evident by the existence of certain biases when it comes to the acceptance of the túmin only within a network of micro participants, a discord that demonstrates that “it isn't enough to make use of the concept of reciprocity alone, but balances and imbalances should also be included in the analysis” (Reygadas, 2014: 30), those which are woven into these social relationships, since even when you visualize a single network of participants in these types of organizations, subdivisions prevail that can “reproduce asymmetries among them” (ibid: 30), as confirmed by this case study.

Nevertheless, to consider only this part of the analysis would be take a unilateral position and not give room for the reach that this initiative has had as it has progressed, including the experience of a distinct form of trade, not only for the involvement of two currencies, but for the fact that it is part of *something that is good because it serves to help*, in the words of the interviewees. People who previously only knew one another by sight, now exchange words, know where one another live, and even changed their perception of each other. This has allowed them to open the channels of communication and equally, to share a sense of being part of something that makes them feel and think of themselves as united, giving space to get in their minds that is necessary to help everyone and keep the money inside, as an interviewed said: *“If we are in this world, you must participate in the good, not evil...and the good thing is to help people, even a little, while the evil thing is to get into conflicts and accept all the nonsense that is going on...and not to help is to get yourself into something bad and to help is good”⁵²*. Additionally, the túmin has opened up the idea of it as a symbol of the rescue of Totonaca culture, since from its use, some participants see it as a contribution to the salvage of the barter, as a practice and as socio-cultural heritage of the area: *“I've always looked at the túmin as a barter; you help me, I help you...I've always looked at it like that. I define it with that clear, simple phrase: «You help me, I help you»⁵³”*

Having said that, what priority does reciprocity have over individual gain? It could be said that there is no denying that there is a kind of echo of monetary fetish due to a similar use of conventional money and that, in some cases - without ignoring those who do in fact have an interest in helping and feeling a sense of solidarity - the benefit of the individual is even desired. Yet, that does not mean that it's balanced, as it isn't being assumed that one doesn't derive

⁵⁰ This situation was not apparent at first, since the initiative was proposed by people outside the community, but then, upon gaining knowledge of who made up the network, that information came to light.

⁵¹ The existence of a conflict of a religious nature before the arrival of the túmin created a split of two antagonistic groups (two groups of church affiliation), which had effects within the network, since one of the initiative's organizers is a leader in one of these groups.

⁵² Interview with one of the participants obtained during fieldwork, October, 2012

⁵³ Interview with one of the participants obtained during fieldwork, October, 2012.

monetary gain from its use – the reason many people have deserted it or stopped using it – nor that the majority will come to think the t́umin as a currency in which one cultivates a trade that is more *authentic* than alternative (distinguished by being carried out with two currencies).

The participants become a filter through which the proposal is reproduced and assessed according to their individual experiences and the interests of the individual and the subgroup, as this work has shown. But how to dissolve these differences? A consistent “symbolic work that helps deconstruct categorical inequalities and construct an economic culture based on other values” (Reygadas, 2014: 31) through strategies of mentorship on the part of the organizers for the participants could perhaps be a starting point. Furthermore, monitoring the circulatory movement of this currency could help clarify in better detail how its circulation is being integrated, what elements shape it, and from that, strategies can be built to assist in reducing such differences and prevent future inequalities, such as in this concrete case, with respect to the *selective acceptance* of the t́umin.

Conclusion: T́umin, an alternative under construction

Based on this analysis, it has been shown that, on the one hand, due to the t́umin's parallel and complementary use as payment in pesos, the construction of something different on the symbolic level is prevented, which allows us to affirm that it is not enough to invent non-profit signs of value profit if at the same time a new logic is not established in the setting of its value. On the other hand, that emphasizing distribution, the relations of domination and/or exploitation that can be located in the production phase are made invisible. Thus, according to this, it must take into account “the future of such initiatives depend not only on economic factors; it also entails a set of transformations in the structures of power that have historically been occupied by monopoly groups that concentrate resources and the means of production” (Reygadas, 2014: 30), and for that, to call upon local level demarcation is “usually insufficient for the organic body to succeed, it requires the rich resources and synergy to put a developmental process into motion which does not emerge as the result of market forces” (Coraggio, 2004a: 83) because it is not “merely a welfare economy, dependent upon donations to temporarily address an emergency, but a well-driven system which today has the potential to incorporate workers and their employees and lay the foundation for a mixed economy⁵⁴” (Coraggio, 2004b: 186) which can create the necessary conditions to gradually supplant the relationships of capitalist accumulation with those of an expanded, solidarity-based production and consumption. Nevertheless, this is not as simple as planned and thus we arrive at a crossroads, as it should be noted that in the case of social currencies, in its European and Anglo-Saxon versions as well as in certain Latin American instances, the backing and recognition of their respective governments is evident -even with certain restrictions- in contrast to Mexico.

⁵⁴ This argument is connected with the idea of a third sector, “a way of procuring services (fundamentally) and necessary goods (employment, health, food), which originate from civil society itself, would not be for-profit, and therefore would complement the market, the state and the domestic economy” (Laville, 2000, Lipietz 2002, cited in Narotzky, 2013: 17).

To conclude that there is no change by using both currencies would be to take a radical and unconscionable stance, because although it is true that the túmin is not bringing about changes in thinking about money differently and has not been a way to stimulate local production, it has expanded consumer choice by allowing access to goods and services not only from the conventional market, but also those offered by the alternative markets (which also happen to be organic). Secondly, it has improved the ease of access to some basic household and workplace products; In addition, it has laid the foundation for the reconstruction of certain social ties, and has served as a reminder of the importance of the civil participation in order to contribute to building a common well; Finally, has allowed people as a whole to feel part of the country and the world by leaping onto the public stage, letting them not feel forgotten and, conversely, to feel legitimate by having their own currency, one that represents and allows them to be visible to the world.

The túmin is a creative expression of action and organization, was born on the edges of the current system, and is one more voice over which adheres to current critical global polyphony.

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