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# Mobility and Permanence of Local Ethics: The Case of Young Adults Involved in the Banco Palmas Economic Solidarity Movement

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“Mobility and Permanence of Local Ethics: The case of young  
adults involved in the Banco Palmas economic solidarity  
movement”

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SIT Study Abroad Brazil: Social Justice and Sustainable Development  
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## **Abstract**

The global capitalist model produces economic centers and peripheries on many scales. In Fortaleza, Brazil this pattern is evident, with the majority of the wealth and capital concentrated in central neighborhoods. As one travels to the edge of the municipality, one encounters economically and socially marginalized communities. One of these communities, Conjunto Palmeira, has attempted to mollify this exclusion by imagining and exploring new modes of existing and finding economic growth outside of the capitalist model. In 1998, the residents created Banco Palmas, a community bank. Operating under the philosophies of economic solidarity, Banco Palmas offers microcredit loans, circulates a social currency, and promotes positive community interactions and local ethics through a variety of social programs. Though the bank works with alternative economies, it interacts with capitalism on a daily basis. This interaction raises potential problems. If the bank devotes time, energy, and resources to individuals who will continue to reflect the values of economic solidarity and be transformative agents both within and outside the neighborhood, the bank has made a good investment. If, on the other hand, many of the individuals use what they have gained through the bank to focus on their own goals and futures in or outside of the community and economic solidarity, it must constantly re-invest in the process of keeping its values and ideas alive in the community. In order to address this problem, I investigated two youth and young-adult development programs of Banco Palmas: Bate Palmas and Bairro Escola de Trabalho. I will ask: In what capacity do the values of the economic solidarity movement, such as local ethics, stay with young adults, even if their futures enmeshed in ‘normal’ capitalist economic activities?

## **Personal Motivations**

In spring of 2009, I took a class at my university entitled Economic Geography. This class inspired me to study the socio-economic dynamics of capitalism and potential alternatives to the modern system. Thus, I came to Brazil with the intention of studying economic geography in some form, though my interests within that category had not narrowed. My first introduction to Banco Palmas was the SIT drop-off day. Two other students visited the bank and explained the social currency to the group. I had previously applied for a research fellowship to study a social currency in my own community, so the presentation caught my attention. I did background research on Banco Palmas, and found out it was very much related to my economic and geographic interests. These interests center on center-periphery relations and global-local dynamics. After a long process of delving through potential study topics, I decided to look at the idea of teaching local ethics to youth as the future of community development.

There is no better way to examine the potential strengths and weaknesses, successes and failures of an organization than through the young people it works with. These young people reflect the future of the community, the bank, and the economic solidarity movement. They also stand in sharp contrast to the youth who contribute greatly to many of Conjunto Palmeira's problems: violence, crack, unemployment, etc. Therefore, the burden of the community rests on their shoulders and the ability of the bank to prepare them for this burden is crucial to their success.

## **Statement of Social Relevance**

The capitalist model creates socio-economic centers and peripheries which directly and indirectly inhibit the ability of vast numbers of individuals to access education, healthcare, financial services, and work, among other resources. Though it may be uncomfortable for some to critique capitalism, a system which has carried with it many ideas, technologies, and global benefits, one must also acknowledge, address, and potentially fight the underside of these successes. Banco Palmas is one of many organizations and movements that are trying to cope with these negative aspects of the capitalist model. The bank is part of the economic solidarity movement, which looks to develop communities by focusing on non-capitalist economic activities and the construction of local ethics. The field of research in this area is growing, yet it is still limited, as organizations like Banco Palmas are relatively recent phenomena.

It is important to investigate how young adults who have directly benefited from Banco Palmas development programs envision their futures because it indicates the ability of Banco Palmas to initiate a process of the reproduction of local values. Unlike goods and services circulated through the community with the help of the social currency, Banco Palmas cannot ensure the beneficiaries of its programs will stay in Conjunto Palmeira. If the ideas, skills, and local solidarity values of these young producers/consumers are flowing out of the community, Banco Palmas must constantly re-invest in spreading these values. Rather, if they remain, Banco Palmas is building a base of productive members of the community who can assist the bank by maintaining and spreading the values of the economic solidarity movement. Thus, the research I plan to undertake may help the bank better understand the long-term investments it is making in the community. If the potential benefits of programs such as Bate Palmas and Bairro Escola de

Trabalho are merely to be taken for granted and the rhetoric and results are not examined critically, the bank may face the stagnation of its programs and values.



## Introduction

The global capitalist model produces economic centers and peripheries on many scales. In Fortaleza, Brazil, this pattern is evident, with the majority of the wealth and capital concentrated in central neighborhoods. As one travels to the edge of the municipality, one encounters economically and socially marginalized communities. One of these communities, Conjunto Palmeira, has attempted to mollify this geographic, economic, and social exclusion. The history of the neighborhood begins in the early 1970s, when the municipal government of Fortaleza decided to divide and sell valuable land in near the coast. This land, however, was occupied by *favelas*<sup>1</sup> and the governmental appropriation of the land required the relocation of 1,500 families to the outskirts of the city. When families arrived in the area that is now Conjunto Palmiera, there were only palm trees, hence the name of the neighborhood. The *Fundação do Servico Social*,<sup>2</sup> which was acting for the municipal government, divided and sold lots to the families and gave them materials to build houses. Families which did not build a house within thirty days lost rights to the land. The new neighborhood lacked water, electricity, transportation, and all public services. Over the years, the neighborhood organized and fought for these services. One of the community organizations that lead the fight was the *Associacao dos Moradores do Conjunto Palmeira*<sup>3</sup> (ASMOCONP), which is still active today.<sup>4</sup> By the late 1990's, the neighborhood had been sufficiently urbanized, yet the residents were still living in

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<sup>1</sup> Urban slums. Residents may or may not have title to the land.

<sup>2</sup> Social Services Foundation

<sup>3</sup> Resident's Association of Conjunto Palmeira

<sup>4</sup> Melo Neto Segundo, João Joaquim de and Sandra Magalhães. *Bairros Pobres, Ricas Soluções: Banco Palmas Ponto a Ponto*. Fortaleza: Banco Palmas, 2008.

poverty. The urbanization, in fact, contributed to the poverty. For example, the fact that the residents had water meant they also had taxes for water. Thus, living expenses became too high and some residents were forced to leave the neighborhood. Through a series of meetings starting in January, 1997, the residents decided to create a project that would generate income and trade in the neighborhood.<sup>5</sup> This project became Banco Palmas, inaugurated in January 1998.<sup>6</sup>

Banco Palmas is the first community bank in Brazil and a member of the economic solidarity movement. The bank has three major characteristics. First, it is almost entirely managed by the community. Second, it tries to develop Conjunto Palmeira through integrated systems of credit, training, commercialization, and production. Third, it circulates a social currency that is recognized and used locally.<sup>7</sup> The idea behind the bank and the currency is to dam the flow of ideas, people, and money that historically passed through, rather than circulated within the community, creating a new, community-based economic center. The bank offers loans for both production and consumption, acknowledging the importance of both in developing the local economy.<sup>8</sup> In addition to revealing and promoting local economic production and consumption, Banco Palmas, as a member of the economic solidarity movement, focuses on cultivating positive community interactions, transformative local actors, and local ethics.

Banco Palmas works with alternatives to the capitalist model, yet, by necessity, it interacts with capitalism on a daily basis. This interaction takes place both within and outside of

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<sup>5</sup> Melo Neto Segundo, João Joaquim de. "O Banco de Palmas." *Cadernos da Fundação Luís Eduardo Magalhães* 5 (2003): 97-106.

<sup>6</sup> Melo Neto Segundo, João Joaquim de and Sandra Magalhães. *Bairros Pobres, Ricas Soluções: Banco Palmas Ponto a Ponto*. Fortaleza: Banco Palmas, 2008.

<sup>7</sup> Melo Neto Segundo, João Joaquim de. "Community Banks Microcredit: The Case of Brazil." *Instituto Palmas* 2009

<sup>8</sup> Melo Neto Segundo, João Joaquim de. "O Banco de Palmas." *Cadernos da Fundação Luís Eduardo Magalhães* 5 (2003): 97-106.

Conjunto Palmiera and raises interesting questions. Can bank participants use what they have learned, the values and actions of economic solidarity, outside of spaces and places that specifically support economic solidarity and community? If the bank devotes time, energy, and resources to individuals who will continue to reflect the values of economic solidarity and be transformative agents both within and outside the neighborhood, the bank has made a good investment. Each one of these individuals contributes to the success of the bank and may actively spread what they have learned to others, independent of direct bank activities. If, on the other hand, many of the individuals use what they have gained through the bank to focus on their own goals and futures in or outside of the community, the bank is making positive impacts on the lives of individuals, but its investment does not necessarily benefit the community as a whole. Therefore, it must constantly re-invest in the process of keeping its values and ideas alive in the community. In order to address this potential problem, this paper asks: In what capacity do the values of the economic solidarity movement, such as local ethics, stay with young adults, even if their futures are enmeshed in ‘normal’ capitalist economic activities? Young adults are specified because the bank focuses its programs on this age range and it is with them that future successes or failures of the bank will come.

To address the problem, the research focused on two bank programs, Bate Palmas and Bairro Escola de Trabalho. Bate Palmas is a percussion band that consists of individuals that range in age from about 16 to 25. Under the guidance of Parahyba, the director, members go through a specific training process. They spend three months learning how to make instruments, three months learning how to play instruments, and three months learning how to put on shows. In addition to performing and volunteering with Bate Palmas, many members teach young

people how to play, have started their own youth bands, and/or play with other bands around the city. Much of the music Bate Palmas performs deals with social themes such as violence, prejudice, and race. Additionally, they sing about Banco Palmas and their neighborhood, Conjunto Palmiera. Bairro Escola de Trabalho also works with young people from the community between the ages of 16 and 24. The goal of the school is capacitation of young people and making it possible for them to generate income. There are three phases to the two and a half month program. The first involves learning about economic solidarity, the history of the neighborhood, and the management of businesses and human relations. During the second phase the students are given an internship in an area of interest. Through this internship, they gain practical experience and potential employment opportunities. The third phase is optional and involves courses in starting businesses, marketing, sales, and business practices.

Over the course of this study, six major themes presented themselves. The first three fell under the creation of the ethical, transformed, and transformative actor. These included acquiring economic capability, becoming self-understood actors rather than victims, and participating in the community. Combining all three of these themes led to the complicated yet influential idea of *convivencia*<sup>9</sup>, a mode of understanding oneself in relation to others and to community. After acknowledging these ideas, one begins to understand the fifth theme, which is the ability of these values to move through time and space with an individual. The final theme, which culminates and interacts with all the previous, is the desire individuals have to continue living in Conjunto Palmeira.

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<sup>9</sup> The literal translation is 'coexistence' but, when used in this paper, it refers to a unique mode of relating to oneself and to a community

## **Methodology**

### *Observation/Participation*

Over the course of four weeks, I spent nearly every day at Banco Palmas. I did not have work to do at the bank outside of my own research, so my schedule depended on the availability of people for interviews, Bairro Escola classes, and Bate Palmas shows and practices. At first, I was introduced to individuals and groups of students who would become key informants for my research. After these introductions, I was free to contact them directly for schedule information. Because of the time in which I came to the bank, Bate Palmas took a disproportionate amount of my research schedule. The band was in an especially intense time of practices and shows, so I attended their rehearsals and traveled to performances with them. Bairro Escola, on the other hand, was winding down the semester as I arrived. The first week I was here, was their last week of business class, and after that was an independent week that ended in graduation.

While investigating Bate Palmas, my observation and participation came in the form of going to their studio when they were there and traveling to shows with them. Though people generally showed up at the studio at two o'clock to play music, build instruments, or hang out, there were often people there at other times too. At first, my role was purely as an observer. I asked a few questions, but mainly watched as they did their various tasks. Eventually, I became more integrated in the system. I helped perform menial tasks in the construction of instruments and members gave me spontaneous percussion lessons on the triangle, cowbell, tambourine, and various drums. When I traveled to shows, I helped the band load and unload instruments, and was responsible for recording and taking photos of the performances. At several formal and impromptu practice sessions, I was allowed to play the cowbell with the band. In addition to the

formal activities of Bate Palmas, I went on a retreat to Paracuru with the band. There, I observed, played music, cleaned, cooked, and did nearly everything the band did.

For Bairro Escola de Trabalho, my participant observation was much more limited. I managed to attend one class and graduation. They did not meet as frequently as a group as Bate Palmas, so my ability to encounter them was more limited. As mentioned, they were wrapping up the semester when I arrived. My first full week there was their last week of class. The week after that, they had independent work and then graduated.

### *Interviews*

I conducted interviews with members and leaders of both Bate Palmas and Bairro Escola de Trabalho. The interviews with the leaders were all arranged ahead of time. I prepared questions and recorded the interviews. The interviews with the students of Bate Palmas and Bairro Escola were more impromptu. I asked for interviews and they came shortly after, usually within the day. I had prepared a set of questions and carried my recorder with me, so I was ready at any time. Immediately or soon after each interview, I listened to the recording, looked at my notes, and transcribed the interview. In some cases, I summarized parts of the interviews that were repetitive, tangential, or unrelated to my question. In addition to these formal interviews, I conducted various, short informal interviews. These usually consisted of questions I thought up in the moment as I was participating or observing.

## Theoretical Framework

Author Jared Diamond laid out a now famous argument for how the world came to develop as it did. Diamond argues that by the year 1500, Europe was able to bring guns, germs, and steel to its southern counterparts on account of its geography and climate. The east/west layout of Europe allowed uniform agricultural knowledge to spread across the continent, creating an agricultural surplus which allowed artisans and craftspeople to advance technological development. Additionally, the European climate harbored large, domesticable species of animals, exposure to which built up resistance to diseases the Europeans would later spread in Africa and the Americas<sup>10</sup>. Though this is an intriguing explanation for underdevelopment and the colonial world order, it does not address, and is not meant to address, the fact that the atrocities and fruits of colonialism were human choice, something that cannot be excused by geographical disposition.

As the colonialist model spread across the world, so did the capitalist model. Since the discovery of the new world, capitalism has become the hegemonic global economic system. In a process he calls “primitive accumulation,” Marx demonstrates how the construction of a capitalist economy involves removing individuals from their means of production so that they must sell their labor. For the capitalist to make a profit, he must pay the laborer less than his labor is worth, thus initiating a process of systemic exploitation. Wealth and capital accumulate

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<sup>10</sup> Diamond, Jared. “Why Did Human History Unfold Differently On Different Continents For The Last 13,000 Years?” *Edge: The Third Culture* 14. A lecture (1997). Available at <http://www.edge.org/documents/archive/edge14.html>.

in the hands of a few, and resources are likewise, unevenly distributed both socially and spatially<sup>11</sup>. Thus, inherent in the capitalist model is the creation of socioeconomic centers and peripheries. The centers are home to capital, wealth, education, and infrastructure. The peripheries often have none of these. These center/periphery dynamics occur on the global scale, on the local scale, and everywhere in between.

Though capitalism has helped construct this drastic socioeconomic duality, it is itself a construction, and thus can be deconstructed. In his seminal work, *The Great Transformation*, Karl Polanyi undermines the common sense of market society and exchanges it with the idea of a society with markets. Polanyi's argument directly contradicts Adam Smith's famous statement that the natural propensity of man is to "barter, truck, and exchange one thing for another." Smith equated this propensity with the division of labor, and thus argued that the division of labor requires the existence of markets. This assertion, Polanyi argues, became a self fulfilling prophesy but did not accurately represent the past. Rather, it was not until the capitalist revolution that any recorded society was regulated by markets and man's propensity to truck and trade, one of his many characteristics, was made king. Polanyi bases his argument on a study of Trobriand Islanders from the South Pacific. Through examination of this primitive economy, Polanyi argues man is not driven by profit motive, but by social motive. Historically, economies have been based on social relations, not on rational producers-consumers working within an abstract framework of markets and money<sup>12</sup>. Polanyi writes that man,

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<sup>11</sup> Karl Marx. *Capital: A Critique of Political Economy*. London: Penguin Books, 1990.

<sup>12</sup> Polanyi, Karl. *The Great Transformation: The Political and Economic Origins of our Time*. Boston: Beacon Press, 1944.



“does not act so as to safeguard his individual interest in the possession of material goods; he acts so as to safeguard his social standing, his social claims, his social assets. He values material goods only in so far as they serve this end. Neither the process of production nor that of distribution is linked to specific economic interests attached to the possession of goods; but every single step in that process is geared to a number of social interests which eventually ensure that the required step be taken.<sup>13</sup>”

Polanyi describes processes of reciprocity, redistribution, and householding, which dominated the ‘primitive’ economic landscape. In the societies with markets Polanyi describes, the economic actions and labors of man go toward the benefit of his family, his neighbors, and his community as a whole. Thus, he gains benefits through retaining or increasing his social regard. Ultimately, his economy is entirely enmeshed in his social relations. Capitalism, Polanyi argues, has actively and systemically undermined human social relations by treating people as rational profit-seekers rather than social beings<sup>14</sup>.

Though Capitalism is neither perfect nor inherent, it is hegemonic. The implications of this global hegemony run deep. Antonio Gramsci offers a framework for analyzing the capitalist hegemony. According to Gramsci, hegemony is the supremacy of the ideas and philosophies of a particular group. The hegemonic group, in this case, capitalists, becomes dominant through the exercise of power. However, the initial process of domination involves the confrontation of various ideologies. These ideologies clash until one, or a combination of them, prevails and spreads through society. The result of this process is an economic and political consensus that frames itself in universal terms, dominates dissenting groups, and holds the intellectual and

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<sup>13</sup> Polanyi, Karl. *The Great Transformation: The Political and Economic Origins of our Time*. Boston: Beacon Press, 1944. (46)

<sup>14</sup> Polanyi, Karl. *The Great Transformation: The Political and Economic Origins of our Time*. Boston: Beacon Press, 1944.

moral leadership. However, it must not only dominate, but lead, or it will fail to capture the minds of the masses. Any attack on the consensus is interpreted as an attack on universal ideas or clear common sense.<sup>15</sup>

How, then, does one begin to combat common sense and spread alternatives to the global hegemony? Arturo Escobar suggests common sense can be combated in the areas that most suffer from the hegemony, the Third World. Modernity can only treat the symptoms, not the causes of global socio-economic problems because its own existence is the cause. Therefore, in order to examine the crisis of the third world, one must think outside of the modernity that is constructing it. One alternative to modernity is colonality. If we can think of modernity as a European phenomenon, we can understand colonality as the “underside” of this modernity. Colonality is what modernity is not: cultural practices and knowledge that have been suppressed by modernity yet exist alongside it. The clash of colonality and modernity is where subaltern groups can recreate and re-imagine place, identity, and locality in the modern world. These groups often manifest themselves in the form of anti-globalization social movements. The strength of these social movements is their non-hierarchical structure and their emphasis on place and locality. They attack globalization, not in its totality, but place by place and issue by issue, preventing the totalistic hypocrisy of some modern leftist movements and enabling them to take advantage of otherness and difference to move past modern categories.<sup>16</sup>

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<sup>15</sup> Bennett, Tony, ed. *Culture, Ideology and Social Process*. London: B. T. Batsford Ltd., 1981.

<sup>16</sup> Escobar, Arturo. “Beyond the Third World: imperial globality, global colonality and anti globalization social movements.” *Third World Quarterly* 25 (2004): 207-230.

Though there are endless numbers of fascinating aspects of the bank to be researched, this monograph focuses on the construction of local actors and local ethics. As Escobar mentioned, an emphasis on locality is one approach to combating the modern global order. Though capitalism is itself a hegemony born out of a particular locality, local places are often seen as subordinate to its global influence. Gibson-Graham write that modern perceptions of the global/local dynamic are that,

“the global is a force, the local is its field of play; the global is penetrating, the local penetrated and transformed. Globalism is synonymous with abstract space, the frictionless movement of money and commodities, the expansiveness and inventiveness of capitalism and the market. But its Other, localism, is coded as place, community, defensiveness, bounded identity, *in situ* labor, noncapitalism, and the traditional.”<sup>17</sup>

This dynamic, however, can be rethought to give power, movement, and progressiveness to the local, allowing it to become, in practice, “the active subject of its economic experience.”<sup>18</sup>

The construction of local capability requires the creation of local ethical actors. A local ethic has three principle components. The first of these elements is recognizing the particularity and contingency of local spaces. For example, the global capitalist hegemony is a “hegemonic particularity,” a projection of a single economic tradition. This realization, the authors argue, denies capitalism its inevitability and opens space for individuals to think about other ways of being in their own localities. The second element is respecting difference and otherness. The local is the place where disparate individuals meet to construct community. It is thus a place where one must encounter otherness and exercise responsibility toward the other<sup>19</sup>. The laws of the sovereign power dictate a certain level of relational ethics yet, in post-structuralist terms, one

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<sup>17</sup> Gibson-Graham, J.K. “Beyond Global vs. Local.” In *Geographies of Power: Placing Scale*. Edited by Andrew Herod and Melissa W. Wright, 25-54. Oxford: Blackwell Publishers, Ltd, 2002.

<sup>18</sup> Gibson-Graham, J.K. “An Ethics of the Local.” *Rethinking Marxism* 15 (2003): 49-74. (3)

<sup>19</sup> Gibson-Graham, J.K. “An Ethics of the Local.” *Rethinking Marxism* 15 (2003): 49-74.

should move past these passive norms and shift towards an ethics of intersubjectivity, interdependence, responsibility, and community. In a community focused on the construction of the local, these ethics and responsibilities are put into the foreground of politics and relations and are an active, rather than passive process. In a practical sense, this means obligating ourselves, in the daily context of our personal and professional lives, to acknowledge and act upon our responsibility to others with whom we share communities.<sup>20</sup> Responsibility to others cannot occur without a respect and development of the individual. Thus, the third element of local ethics is the cultivation of individual and community capacity. A local ethic demands individuals be imaginative actors in the discovery and practice of non-capitalist modes of existence so they may live and work in a diverse economy.<sup>21</sup>

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<sup>20</sup> Popke, E. Jeffrey. "Poststructuralist Ethics: subjectivity, responsibility and the space of community." *Progress in Human Geography* 27 (2003): 298-316.

<sup>21</sup> Gibson-Graham, J.K. "An Ethics of the Local." *Rethinking Marxism* 15 (2003): 49-74.

## **Findings Analysis**

### ***Constructing a Local Ethic***

Though Banco Palmas has had widespread influence both in Conjunto Palmeira and abroad, it is not safe to assume what types of transformation, if any, it instigates in its various participants. Therefore, the first step in addressing the problem statement was to test whether or not Bairro Escola de Trabalho and Bate Palmas transform students into ethical local actors with local values related to economic solidarity. The answer was an overwhelming yes and came in the form of three intertwined transformations: they become economically enabled, they become self-confident actors rather than victims of society, and they participate in and focus on community.

#### ***Economic Capability***

One of the most practical and real aspects of the transformation these young people go through is the process of becoming economically capable. For Bate Palmas, this often manifests itself in the form of teaching music lessons and learning the art of making instruments. Every member teaches in some form, for profit or as a volunteer and learning to construct instruments is a mandatory part of the training to be in Bate Palmas. I conducted formal interviews with three Bate Palmas members, and each one cited a desire to continue with music and musical education in some form in the future.

For the students in Bairro Escola de Trabalho, the same transformation happens but arguably to an even greater degree, as economic capacity building is the explicit purpose of the school. One student, Maria Luciclede do Nascimento Ribeiro, describes how she changed

through Bairro Escola. She says that before the semester, she never had any work experience. Now, she knows what it is like to work and how to handle the responsibilities involved in holding a job.<sup>22</sup> Another student, José Claudenir das Neves da Silva, described how before Bairro Escola, he was on a '*caminho perdido*'<sup>23</sup> in the sense that he did not know what to do with his life. Now, he has work experience, he is contracted to continue working where he conducted his internship, and has ideas for future jobs and business opportunities. He talked a great deal about opening a business related to soccer. It would be a place in which individuals could look at memorabilia, watch games, buy snacks, and generally enjoy a soccer-filled environment. Whether or not this will be realized, it is an original and interesting business idea, that he now may have the knowledge and tools to implement.<sup>24</sup> According to Luciano Cidrack do Vale Junho, a professor of Bairro Escola, one in every three students is employed by the end of each term. This success rate indicates that Bairro Escola fulfills two needs in the community: it gives young people experience so they are employable, and provides neighborhood businesses with young, capable workers.<sup>25</sup>

### *Actors, Not Victims*

An overwhelming theme in my interactions and interviews with Bate Palmas and Bairro Escola members was an increase in self-esteem and the ability to see oneself as a productive actor rather than a passive victim. Parahyba, the director of Bate Palmas, provided several examples of students who had undergone drastic transformations on this front. He began with

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<sup>22</sup> Nascimento Ribeiro, Maria Luciclede do. Personal Interview. 19 November 2020. *ISP Research Journal*: 37-38.

<sup>23</sup> Lost path

<sup>24</sup> Neves da Silva, José Claudenir das. Personal Interview. 19 November 2010. *ISP Research Journal*: 39-40.

<sup>25</sup> Vale Junho, Luciano Cidrack do. Personal Interview. 17 November 2010. *ISP Research Journal*: 24-25.

Kassia Silva de Oliveira, one of the longest-term members of Bate Palmas. When she first arrived, people thought she had cognitive issues. She never spoke unless spoken to and would only give yes or no responses to questions.<sup>26</sup> Kassia later supported and elaborated this point. She said she stayed in the house, did nothing, and avoided relations with people. Kassia applied for Bairro Escola de Trabalho and was accepted, although she did not think she would be. This was the term that Parahyba was teaching and he invited her and some others to stay on and start a band. She agreed to join, but she was so timid that did not go to the first performance. After three years in the band, Kassia is outspoken and involved in both the band and the community. She teaches private percussion classes, works with children, and participates in other percussion groups. As Kassia said when asked about her personal transformation, “Bate Palmas changed my thoughts in relation to people, in relation to myself. I saw that I could do something for me and for other people.”<sup>27</sup> Another example is member Elane Fideles. She has a speech impediment which isolated her as a child. When she first joined the group, they did not know she had this impediment because, like Kassia, she never spoke. Today, she is one of the lead singers for the band, confident, outgoing, and she teaches children with various cognitive and physical deficiencies.<sup>28</sup> Cicero Peixoto, a member formerly involved in street violence and territorial conflicts within the neighborhood, said that in the way he was living before one is “turned into a victim of society.” He originally started Bairro Escola and Bate Palmas for the *bolsa*<sup>29</sup> he received. He was not initially interested in music or the messages of the program, but after spending a lot of time working with Parahyba and *convivendo* with the other members, he

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<sup>26</sup> Medeiros, ‘Parahyba’ Aluizio Moiseis de. Personal Interview. 15 November 2010. *ISP Research Journal*: 13-18.

<sup>27</sup> Silva de Oliveira, Ana Kassia. Personal Interview. 17 November 2010. *ISP Research Journal*: 26-28.

<sup>28</sup> Medeiros, ‘Parahyba’ Aluizio Moiseis de. Personal Interview. 15 November 2010. *ISP Research Journal*: 13-18.

<sup>29</sup> Scholarship or financial assistance

consciously trained himself to change.<sup>30</sup> Rafael de Oliveira Frota also emphasizes his newfound self-esteem and capability. Before involvement in Bate Palmas and various other social movements, he said,

“I was a guy repressed by the color of my own skin, you know? Before, I identified as black, but I did not have knowledge about what it is to be black, understand? Today (not only me but the black, Afro-Brazilian, members, I think), where I express myself is through art. We show that we have value, that we are equal to each other, independent of the color of our skin. We drink the same water, take the same showers, cry the same tears, understand? Today I perceive this. Before, I did not have this mentality.”<sup>31</sup>

The improvement in self-esteem and self-understood capability to act comes in many forms in the members of Bate Palmas. It ranges from overcoming the shame of a speech impediment, to removing oneself from street violence, to expressing a unique personal style.<sup>32</sup> From this point, the members then participate in their community, teach, and take advantage of the economic skills they have acquired. Thus, these changes reflect strongly in the attitudes and actions of the individuals. They work to change the society they live in rather than letting it take control of their lives. Though this range of significant changes was less evident in the Bairro Escola group, I had less time with them and their program is shorter and more specifically focused on one aspect than Bate Palmas. However, one of the teachers and directors, Neide Costa, says that the students who go through Bairro Escola can be “defenders of [economic solidarity] and can also be practical, they can live in a different way; not adapting to the system, but trying to be a stone of change.”<sup>33</sup> This is a sign of their ability to become actors rather than passive acceptors of systemic norms.

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<sup>30</sup> Peixôto, Cicero Mario Grigorio. Personal Interview. 16 November 2010. *ISP Research Journal*: 19-23.

<sup>31</sup> Oliveira Frota, Rafael de. Personal Interview. 17 November 2010. *ISP Research Journal*: 28-31.

<sup>32</sup> Medeiros, ‘Parahyba’ Aluizio Moiseis de. Personal Interview. 15 November 2010. *ISP Research Journal*: 13-18.

<sup>33</sup> Costa, Neige. Personal Interview. 19 November 2010. *ISP Research Journal*: 33-36.



### *Community Participation*

Community participation and contribution is an aspect of economic solidarity and local ethics that is strongly emphasized in both programs. As Neide Costa said, the first step of economic solidarity is participation. Bairro Escola emphasizes community participation and involvement. The school teaches its students the history of the neighborhood in order to honor this history and show that change must be fought for. Beyond this, it encourages students to participate in the bank, in the neighborhood, and attend events such as the FECOL<sup>34</sup> meetings.<sup>35</sup> On graduation day of the term, Joaquim Melo, director of Banco Palmas invited the students to enroll in a more intensive course that would position them to work for the bank. Neide also reminded them to stay in touch with the bank and to attend FECOL meetings. Both in the interview and at the graduation, Neide emphasized the difficulty of succeeding with all students for reasons including lack of time, the unwillingness of some students, and the fact that the harsh realities of the neighborhood are often stronger than the pull of the school. However, she pointed out that there are some former Bairro Escola students who still attend FECOL.<sup>36</sup> For one student of Bairro Escola I talked to, this sentiment resonated. Maria Luciclede said, “I hope that I am growing and I want to grow, but I want to help my friends, colleagues, and family who live here too.”<sup>37</sup> On the other hand, José Claudenir, said he was not particularly interested in Economic Solidarity, and thus did not retain what he was taught. Following from this, he is not interested in community participation. He says he is not the kind of person to take that kind of

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<sup>34</sup> Local Economic Forum: residents who meet every Wednesday to discuss neighborhood economy and events

<sup>35</sup> Costa, Neige. Personal Interview. 19 November 2010. *ISP Research Journal*: 33-36.

<sup>36</sup> Costa, Neige. Personal Interview. 19 November 2010. *ISP Research Journal*: 33-36.

<sup>37</sup> Nascimento Ribeiro, Maria Luciclede do. Personal Interview. 19 November 2020. *ISP Research Journal*: 37-38.

responsibility onto his shoulders.<sup>38</sup> Conversely, every member of Bate Palmas, I spoke to was involved in some way in the community. Rafael leads a *banda de latas*<sup>39</sup> in his neighborhood, Conjunto Palmeira II. He tries to teach the children in the band about issues such as race, violence, citizenship, and community.<sup>40</sup> Two other members, Cicero and Airton recently began another *banda de latas* in Conjunto Palmeira that works with the same themes.<sup>41</sup> The other members work with young people and communities in and out of Fortaleza.<sup>42</sup> In addition, it is common to see one or more Bate Palmas members at a FECOL meeting.

I did not have the opportunity to speak to more students from Bairro Escola and therefore I cannot determine whether José Claudenir's attitude is common within the school. However, from the culmination of my experiences, observations, and interviews I would venture to say this sentiment is more common among Bairro Escola students than among Bate Palmas members. This can be due to a number of factors, but it is in part due to what Neige said about the difficulty of transforming all individuals into transformative actors due to lack of time and resources. Bate Palmas members may spend years, rather than months in the program. Also, Parahyba consistently exposes them to participation opportunities and expects them to take advantage. With many of the volunteer activities the band members are involved in, he was originally asked to run the program. He started out and brought Bate Palmas members with him,

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<sup>38</sup> Neves da Silva, José Claudenir das. Personal Interview. 19 November 2010. *ISP Research Journal*: 39-40.

<sup>39</sup> The direct translation is "band of cans." It refers to the youth bands Bate Palmas members have started in the community. They do not usually work with normal percussion instruments. Rather, they use "alternative" instruments such as cans, barrels, and water jugs. They try to explore the types of sounds one can get from every-day items.

<sup>40</sup> Oliveira Frota, Rafael de. Personal Interview. 17 November 2010. *ISP Research Journal*: 28-31.

<sup>41</sup> Peixôto, Cicero Mario Grigorio. Personal Interview. 16 November 2010. *ISP Research Journal*: 19-23.

<sup>42</sup> Medeiros, 'Parahyba' Aluizio Moiseis de. Personal Interview. 15 November 2010. *ISP Research Journal*: 13-18.

then phased himself out so that the company members could take over.<sup>43</sup> The band also travels as a group to the interior to work with young people. Due to the structure of Bairro Escola, the students are not required to be exposed to participation and community involvement so directly. Rather, they are introduced to the importance of the idea and verbally encouraged to participate and stay in contact with the bank and its programs. Removing the requirement for experience in participation may make it more likely for Bairro Escola to graduate individuals like José Claudenir, appreciative and aware of his own transformation but not yet interested in becoming a transformative actor. This is not meant to critique Bairro Escola, rather it demonstrates the difficulties encountered given the resource and temporal limitations of the school.

### *Convivencia*

One could delve into great detail about the activity of Bate Palmas members in their community and others, but a more important point to stress is the idea of *convivencia* which dominates the group dynamic. *Convivencia* is a term I heard a lot from the group. It means living together and, for the band, this is embodied in a dedication to sharing and working as a group. Though various members of the group had told me that *convivendo* with Bate Palmas is part of what taught them what they have learned and contributed to their personal transformations, I did not really understand the concept until I traveled to Paracuru with them.

In Paracuru, we were *convivendo* in a small, sparse house. Though *convivencia* does not usually mean living together in the literal sense, it took doing this for me to grasp the meaning.

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<sup>43</sup> Medeiros, 'Parahyba' Aluizio Moiseis de. Personal Interview. 15 November 2010. *ISP Research Journal*: 13-18.

*Convivencia* is a way of treating others with whom you share space, place, and ideas. The idea demands respect for the others as well as respect for the autonomous and unique self, and attempts to strike a balance between the two. Because of the spatial or mental proximity of *convivencia*, one is acutely aware of how one's actions affect others. Therefore, it is both the responsibility of the individual and the group to hold himself accountable for his responsibilities. The most obvious manifestation of this was the sharing of food. Bate Palmas members often went to great lengths to share food and drink with whoever was around. I rarely saw somebody finish a glass or a plate without either sharing it with others around them or offering it multiple times to others around them. Though this is a less meaningful result of *convivencia*, it displays the strong spirit of interconnectedness and interdependence. Bate Palmas members do not only understand *convivencia* as applying within the group, but to larger communities as well. This is part of what drives their actions, behavior, and participation within Conjunto Palmeira.

### ***Mobility of Values***

Banco Palmas, as a community bank, is very much focused on the community of Conjunto Palmeira. It supports a number of programs, activities, and events that make it possible for one to employ the values of economic solidarity in daily life. Included in this are the social currency, community meetings, community events, and programs such as Bairro Escola and Bate Palmas. The question then arises, whether what one learns through the bank can be applied in other places as well, or if the practice of economic solidarity stays within the physical borders of the community?

The answer to this question depends on which aspect of economic solidarity values one investigates. In reality, certain aspects of economic solidarity become very difficult to practice outside of the community, such as local consumption. In the case of Bairro Escola, most of the young people will enter the workforce working for capitalist businesses. This reality may leave them without the option of explicitly practicing economic solidarity. As Neide Costa said, “they live capitalism. But, with this vision, they can contribute to that space in a different way. Also, if it interests them to be business owners, they can work on this line of greater solidarity.”<sup>44</sup> She emphasized the same point several times. She does not expect her students to go into the world and become crusaders for economic solidarity. Rather, they can make small, subtle differences through their transformed behavior.

The most problematic question I asked interviewees, was how and if they could use economic solidarity values outside of the neighborhood. This question often prompted confusion, indirect answers, or answers that did not address the question. The interviewees did not always know how to answer because they could not point to a direct and obvious thing they could do. Rather, the ones who answered ultimately described their ability to teach and share what they have learned through Banco Palmas. For example, Ciciero said, “When we arrive in the interior we give a lecture, talk about drugs, talk about how to treat people, talk about many things. So, we carry the same teaching that we have here and teach it there. So, what we learn

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<sup>44</sup> Costa, Neige. Personal Interview. 19 November 2010. *ISP Research Journal*: 33-36.

we teach. Here too. Here I learned many things, so, with the same way I learned here, the calmness with which I learned, I teach with the same calmness, I teach with the same things.<sup>45</sup>”

Parahyba described this phenomenon: “After being a part of Companhia Bate Palmas, or after one experiments with this relation to a place that has economic solidarity, when one lives these values inside a group, the values become part of you, a characteristic, as if it were a trait of the personality of the person, the way of being. These values are incorporated, they stick.”<sup>46</sup>”

Because the individual is transformed and becomes an ethical and transformative actor, the values of economic solidarity are embodied in the individual and reflected in her actions, confidence, and commitment to the other, among other traits. Once an individual is transformed in this manner, he can be a transformative, ethical agent in any location. According to Jeffrey Popke, “our responsibility cannot be dependent upon our spatial location or upon the ‘community of fate’ into which we are born.”<sup>47</sup>” When confronted with otherness in any form, one who lives ethically feels the responsibility to the other in whatever space or time he inhabits. In more basic terms, the programs of Banco Palmas instill the qualities of local ethics in participants. The personal transformations these participants undergo have inertia. Therefore, because Banco Palmas is more than just local consumption, social currency, and microcredit, (it is ethics, consciousness, action, participation, and a way of being) it is capable of sending its

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<sup>45</sup> Peixôto, Cicero Mario Grigorio. Personal Interview. 16 November 2010. *ISP Research Journal*: 19-23.

<sup>46</sup> Medeiros, ‘Parahyba’ Aluizio Moiseis de. Personal Interview. 15 November 2010. *ISP Research Journal*: 13-18.

<sup>47</sup> Popke, E. Jeffrey. “Poststructuralist Ethics: subjectivity, responsibility and the space of community.” *Progress in Human Geography* 27 (2003): 298-316.

values across time, place, and space through the transformative actions of the individuals it capacitates.

### *Staying in the Community*

Despite the fact that the values of economic solidarity can be carried anywhere, the participants of Bairro Escola and Bate Palmas are overwhelmingly interested in remaining in the neighborhood. This desire is due to a number of factors including culture, responsibility, and direct encouragement. A common answer to questions about leaving or staying in the neighborhood was for the interviewee to say that this is where he was born, he grew up here, his roots are here, and he will not leave the neighborhood behind. According to Rafael, a neighbor asked him if he was going to leave Conjunto Palmeira. He said, “I will only go away if God tells me to go away.” This, Rafael explained, would be, “due to death. Because this is something I learned from my mother, that you should never forget your roots.”<sup>48</sup>,

The desire to remain in the neighborhood does not preclude travel and outside education. All members of Bate Palmas I talked to were interested in going to college, traveling, or both, as was one member of Bairro Escola. However, these experiences and opportunities are not seen as a way of escaping Conjunto Palmeira, rather as a means of contributing to the neighborhood. Kassia said she feels a strong responsibility to stay in the neighborhood and is interested in graduating with degrees in art education and social science.<sup>49</sup> Though Rafael did not directly express interest in a college degree, he noted that any travel he does will be for the purpose of

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<sup>48</sup> Oliveira Frota, Rafael de. Personal Interview. 17 November 2010. *ISP Research Journal*: 28-31.

<sup>49</sup> Silva de Oliveira, Ana Kassia. Personal Interview. 17 November 2010. *ISP Research Journal*: 26-28.

gaining knowledge he can later share with his community.<sup>50</sup> Parahyba also explicitly encourages his students to stay and contribute to their neighborhood.<sup>51</sup>

Future plans to stay in the neighborhood are also very much related to the ideas laid out earlier about community contribution. Cicero said,

“I have a lot of respect, I talk with everyone, I talk with the people whom I used to hang out with. I left them but I already talked to them? We cannot generate confusion, that’s to say that I left them and left them there, thus abandoned them. But I want, one day....for sure I will take advantage of something to give to them, and for sure they will leave the street like me.<sup>52</sup>”

This statement indicates both a hope for his friends and a sense of responsibility to offer them the same opportunities and knowledge he has had so that they may grow with him. When I asked Rafael about what he hoped to be doing in the next five years, he responded in terms of the community. He said he hoped that in the next five years, the community would be a tranquil place and that the company would still be passing music on to the community.<sup>53</sup> Rafael’s future is thus intertwined with his hopes for the community. This is yet another reflection of dedication to *convivencia* and shows its applicability on multiple scales.

The willingness to continue living in Conjunto Palmeira even when presented with opportunities and to move to less problematic environments also indicates an understanding of Conjunto Palmeira as a place in transition. Since its founding in the 1970s, the neighborhood has always been associated with poverty, violence, and crime. Yet as Gibson-Graham teach us, localities are neither stagnant nor must they be subjects of outside pressures. Rather, as Popke

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<sup>50</sup> Oliveira Frota, Rafael de. Personal Interview. 17 November 2010. *ISP Research Journal*: 28-31.

<sup>51</sup> Medeiros, ‘Parahyba’ Aluizio Moiseis de. Personal Interview. 15 November 2010. *ISP Research Journal*: 13-18.

<sup>52</sup> Peixôto, Cicero Mario Grigorio. Personal Interview. 16 November 2010. *ISP Research Journal*: 19-23.

<sup>53</sup> Oliveira Frota, Rafael de. Personal Interview. 17 November 2010. *ISP Research Journal*: 28-31.



writes and cites, “space is far from a passive stage or container, but is radically open, constituted through perturbation, oscillation and movement:<sup>54</sup> ‘the composition of folds is not what something is, but rather what it is in the process of becoming, its becoming other, and its ceasing to be.’<sup>55</sup> Put another way,<sup>56</sup> ‘what takes place *unfolds* and *splays out* . . . place is nothing if it is not *in process*’.<sup>57</sup>”

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<sup>54</sup> Popke, E. Jeffrey. “Poststructuralist Ethics: subjectivity, responsibility and the space of community.” *Progress in Human Geography* 27 (2003): 298-316.

<sup>55</sup> Doel, M. *Poststructuralist geographies: the diabolical art of spatial science*. New York: Rowman and Littlefield, 1999.

<sup>56</sup> Popke, E. Jeffrey. “Poststructuralist Ethics: subjectivity, responsibility and the space of community.” *Progress in Human Geography* 27 (2003): 298-316.

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## Conclusion

Though the success rate is not one hundred percent, Bate Palmas and Bairro Escola de Trabalho, with the support of Banco Palmas, transform many of their students into transformative actors with a strong sense of local ethics in terms of self understanding and community action. Though this transformation is always in process and is not perfect or complete, it is real, deep, and meaningful. The students imbibe personal skills, self-esteem, experience, and respect for community. Individuals embody these values when they learn, when they act, and when they make decisions. They can be used in multiple locations and situations and across time because they are carried with the transformed individual. However, a key aspect of this personal transformation is that they understand it as a tool and a means of transforming others and their community. They are not only transformed, but they are transformative actors. Their personal capacity requires a responsibility, in some form, to act for, respect, and capacitate others.

Thus, Bate Palmas and Bairro Escola students initiate a process of reproduction of the values, goals, and purpose of Banco Palmas both within and outside of the community. They do not understand their community as a stagnant place that will always be as it was: violent, poor, and marginalized. Rather, they understand Conjunto Palmeira as a place in transition and they are the transformers. These young people, especially members of Bate Palmas, lead by example. They participate and volunteer in their own and other communities, they also live the values they teach, actively practicing *convivencia*, aware that more important than the individual or the other is the interaction between and mutual growth of the two entities. This process of reproduction is a positive signal for the influence and growth of Banco Palmas and its ideas in the future. The

investments the bank makes in young people do not stop at the transformation of the individual, but lift the community as a whole through the actions of the transformed individuals.

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## Indications for Further Research

The short ISP period has left me with many more questions than I started with. One potential research topic is the idea and practice of *convivencia*. For Bate Palmas, this idea has played a strong role in their personal transformations, in their current interpersonal interactions, and in their understanding of community. The idea is subtle and hard to grasp but clear in its presence and influence. An interesting research project would involve the researcher asking questions to discover the meaning, understandings, and practice of *convivencia* as it relates to economic solidarity. At the same time, the researcher could attempt to experience and practice the idea as much as possible.

Another topic, which was not directly related to my research, is gender relations. At various points while conducting my research, I was struck by the contrast between the power of women in the bank and the community and a pervasive, though subtle machismo that persists. This manifested itself in various forms, from a husband not allowing his wife to work at the bank any longer to informal discussions about whether a male having sexual relations with another woman is cheating. The bank seems to be very successful at capacitating women. However, it would be interesting to question how or if it addresses gender issues with men. Based on several experiences in the community, it seems that for gender imbalances to be overcome, development should focus on both men and women.

## ISP Appendix

1. *Could you have done this project in the USA? What data or sources were unique to the culture in which you did the project?*

I could not have done this project in the United States. Though I could have studied local ethics in other forms, there is no community bank, to my knowledge, in the United States that is as extensive as Banco Palmas in terms of micro-credit, social currency, development programs, and community organization.

2. *Could you have done any part of it in the USA? Would the results have been different? How?*

I could have reviewed secondary sources in the United States. Had I done it before my visit, the results would have been different. As I researched, new questions arose and thus my theoretical framework expanded. Had I completed the review in the United States (or anywhere) before commencing the project, it would have been limited and not as responsive to the topic at hand.

3. *Did the process of doing the ISP modify your learning style? How was this different from your previous style and approaches to learning?*

The main change in my learning style was a new emphasis on observation. Though I am more observant than some, I often let this slide, let my guard down, or get lost in my own thoughts. The ISP trained me to always have my eyes open, even when I am not technically researching. For example, I may see or hear an instance of community participation while I am hanging out at a friend's house making popcorn. Research is not just about waiting for the answers you expect when and where you want them, but keeping alert for anything and

everything that connects or relates to your project. Even things that do not relate specifically to your research are worth noting because they help you build a larger picture of what is going on.

*4. How much of the final monograph is primary data? How much is from secondary sources?*

Approximately 70% is from primary sources and 30% is from secondary. However, the primary sources were the driving force for the inclusion of some of the secondary sources.

*5. What criteria did you use to evaluate data for inclusion in the final monograph?*

The majority of my interviews agreed with each other and could have been used equally in my monograph. Therefore, I had a lot of information to choose from. I looked through my data and identified major themes that would be key to answering my question. I identified many data sources within these themes. From this selection, I chose what to include based on highest relevance and the ability of the interviewee to express his or her idea either succinctly, fully, or eloquently.

*6. How did the “drop-offs” or field exercises contribute to the process and completion of the ISP?*

The drop-off was useful in that it introduced me to conducting interviews in Portuguese. It also emphasized the importance on being able to keep my cool, think on my feet, and ask critical questions when I have no idea what is happening.

*7. What part of the FSS most significantly influenced the ISP process?*



The most influential part of the FSS was the week I spent at Banco Palmas for my community project. Not only did this introduce me to the environment and people I would be working with, but it gave me an incredible opportunity to practice interviewing, speaking Portuguese, and taking field notes. Because of this experience, I was able to jump straight into my research during the ISP without needing much time to get oriented and on my feet.

*8. What were the principle problems you encountered during the ISP? Were you able to resolve these and how?*

My main problem I had at the start of the ISP was understanding Bate Palmas. The slang they used was almost incomprehensible to me. People would ask me questions or talk to me and I would ask them to repeat themselves over and over again. However, I was able to partially resolve this issue with patience from both sides. They began to ask me consistently whether or not I understood. If I did not, they would repeat it using different words until I understood and then explain the meaning of the slang they had initially used. I eventually became more and more accustomed to it and interaction became easier and easier.

*9. Did you experience any time constraints? How could these be resolved?*

I had ample time to collect the general information I needed to collect. However, I would have hoped to have more time with Bairro Escola de Trabalho students. The lack of time was partially due to an uninformed initial decision to go to Bate Palmas practice instead of Bairro Escola class, which was held at the same time. Because of this decision the first few days, I did not find out until too late that Bairro Escola was wrapping up. This could have been resolved by asking more specifically about the schedule for Bairro Escola the first day of the ISP

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10. *Did your original topic change and evolve as you discovered or did not discover new resources? Did the resources available modify your topic?*

Though I was surprised by the definite trend of my results, my topic did not change. I merely got an unexpected answer.

11. *How did you go about finding resources; institutions, interviews, interviewees, publications, etc?*

I found the majority of my articles and resources using the online journal database provided by my university. I also used SIT resources such as the library and the CD of articles. I discovered Banco Palmas through the SIT drop-off and a subsequent group excursion to the bank. Once at the bank, my advisor, Asier, helped me set up my initial interviews. He and Cleciane also got worked to get me in touch with the programs I wanted to work with. Once in touch with these programs, I set up the rest of the interviews on my own.

12. *What methods did you use? How did you decide to use such method(s)?*

I conducted formal and informal interviews and used a great deal of participant observation. I chose these methods because they made sense with the format and schedule of the programs I researched. I could apply participant observation while at classes, rehearsals, meetings, and performances. During this time, I could conduct formal interviews or simply build my basis of knowledge about the programs, the people, and the activities. After spending some time observing and getting to know the participants, it was easy to ask them

13. *Comments on your relations with your advisor.*

Overall, my relationship with Asier was a good one. He helped guide my project but also provided emotional support when I was stressed, exhausted, and overwhelmed. He always offered me interesting conversations and a new perspectives. I did not pursue his help very frequently because I did not hit any major snags, but knew it would be there if I needed it.

14. *Did you research any ends? Hypotheses which turned out to be not useful? Interviews or visits that had no application?*

There were no major bumps in the road concerning my research. Though I did not end up directly using information from all of the interviews, they were all relevant and helped me better understand the bank and the subject I studied.

15. *What insights did you gain into the culture as a result of doing the ISP, which you might not otherwise have gained?*

During the ISP period, I spent a lot of time *convivendo* with Bate Palmas. Being in such a tight-knit group, I learned a great deal about the attitudes, behaviors, likes, and dislikes of people my age. This included everything from musical preferences to attitudes about dating, family relationships, and opinions about religion, homosexuality, and race. I also began the process of understanding complex gender norms and dynamics that had previously been a mystery to me.

16. *Did the ISP process assist our adjustment to the culture? Integration?*

I absolutely feel more integrated and adjusted to Brazilian culture. Though I will never be mistaken for a Cearense because of my appearance and accent, I am learning the behavioral

and cultural norms. Bate Palmas was an extremely accepting group and taught me with patience and through example how they relate to other people, how to *convivir*, and how to speak with the jeito and slang of a young Brazilian. I did not understand everything I saw, and did not absorb everything I understood into my mannerisms and behavior, but I have begun a learning process that will assist me in the future.

17. *What were the principle lessons you learned from the ISP process?*

I began to learn what it means to not only have concern for those around you, but to act upon it. In the grand scheme of things I consider myself a person who cares for and will make sacrifices for friends and family. But here I learned how to act on this in even the smallest of situations. In this sense, it is not just about being considerate or the other person being in need in some way, it is about constructing a relationship based on interdependence rather than autonomy that makes the group as a whole much stronger. I have not mastered this idea of *convivencia*, but am only beginning to understand it. It, however, is a crucial aspect of Bate Palmas and Banco Palmas as a whole.

Another lesson I learned is that being timid neither improved my Portuguese nor presented me with great opportunities. When I stayed quiet and did not speak, I was not ever wrong therefore nobody corrected me and I did not improve. I had to learn to take more chances and risk being wrong or committing a social blunder to discover what was right.

18. *If you met a future student who wanted to do this same project, what would be your recommendations to him/her?*

The first recommendation would be to practice Portuguese with young people before the ISP. They use a lot of slang and *Português errada* that makes them very hard to understand, even if your Portuguese is good. The second recommendation would be to think hard about all of your interviews in advance. Even if you want to try to improvise, make sure you have pre-written, back-up questions at the ready. The third would be to take advantage of all opportunities presented to you that relate to your project or getting to personally know the people you are studying. Though it may not make sense given your work load, it makes all the difference in terms of being accepted as more than just a person who has a limited and autonomous interest in the ‘subjects.’ It also provides you with friends, contacts, and opportunities for the future. Sleep when you go back home!

19. *Given what you know now, would you undertake this, or a similar project again?*

I would do this project again. I am already trying to plan a return trip to Banco Palmas.