

BanCoP - BANCO COMUNITÁRIO DE PINDORETAMA: EXPERIÊNCIAS DE MICRO FINANÇAS SOLIDÁRIAS NO DESENVOLVIMENTO DE BANCOS COMUNITÁRIOS.

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RESUMO

A presente pesquisa se insere no tema da economia solidária (ES) e concentra a atenção no estudo sobre a experiência da comunidade de Caponga da Bernarda em Aquiraz, no processo de implantação de seu Banco Comunitário de Desenvolvimento da Caponga da Bernarda. A fundamentação teórica foi construída a partir de três eixos: a economia solidária; os elementos constitutivos da organização comunitária; os bancos comunitários de desenvolvimento.

Palavras-chave: Banco Comunitário – Moeda – Economia

BanCoP - COMMUNITY BANK OF PINDORETAMA: EXPERIENCES OF SOLIDARITY MICRO FINANCE IN THE DEVELOPMENT OF COMMUNITY BANKS.

ABSTRACT

The present research if inserts in the subject of the solidary economy (SE) and concentrates the attention in the study on the experience of the community of Caponga of the Bernarda in Aquiraz, in the process of implantation of its Communitarian Bank of Development of the Caponga of the Bernarda. The theoretical recital was constructed from three axles: the solidary economy; the constituent elements of the communitarian organization; the communitarian banks of development.

Keywords: Communitarian bank - Currency - Economy

INTRODUCTION

This research is part of the theme of solidarity economy (ES) and focuses attention on the study of the experience of the community of Caponga da Bernarda in Aquiraz, in the process of implementing its Community Development Bank of Caponga da Bernarda. With this focus, we seek to understand the elements of the historical constitution and social interaction of the community of Caponga da Bernarda that contributed to the implementation of this solidary economic enterprise.

The theoretical foundation was built on three axes: the solidarity economy; the constitutive elements of community organization; community development banks.

The records of theoretical reflections and practical experiences linked to the solidarity economy (ES) and community development banks (BCDs) have multiplied over the

years. There are different understandings of SE, but the existence of the solidary economic enterprise called community development bank (BCD) confirms the understanding that the solidary economy contemplates the hybridization of economies, the joint construction of supply and demand, reproducing itself in the interstices of the capitalist economy, without incorporating its values, and regulating society in more solidary ways (FRANÇA FILHO, 2002).

But when one thinks of community protagonism for the promotion of local development, a set of elements linked to community organization is assumed, such as the exercise of dialogue, democracy, self-management, cooperation, solidarity, the valorization of interpersonal bonds. , collective learning, strengthening the feeling of belonging and group identity (MINISTRY OF LABOR AND EMPLOYMENT, 2006b; NEIVA, BRAZ, NAKAGAWA, MASCARENHAS, 2013; MELO NETO & MAGALHÃES, 2008; LÉVY, 2007; GON, 2004; HOGGART , 2001; LEFEBVRE, 1991; SOUZA, 1987).

It is because of this understanding that communities that present a community organizing process have been stimulated by fostering institutions to create CDBs, as a way of promoting local development and democratization of finances with a solidary character and permeated by proximity relationships (FRANÇA FILHO, et al. al., 2013; MELO NETO AND MAGALHÃES, 2006).

In order to study this process, it was necessary to seek references in experiences of community development banks in Brazil. Because it was the first BCD experience in Brazil, because it has peculiar characteristics in relation to other experiences of solidarity finance in the world and because it continues to be such a promising initiative, the characteristics of Banco Palmas contribute to the delimitation of the concept and the “model” of community development banks in Brazil, being even recognized as the main reference for government programs to multiply this type of bank.

The CDBs present three articulated aspects: a) self-management way of operating, under the logic of proximity, of personal contact, of social mediation based on values such as trust, loyalty and solidarity; b) objective focused on promoting local development, outlined by the community itself; c) way of ensuring sustainability, combining the logic of self-financing with that of direct transfer of resources (MINISTÉRIO DO LABOR E EMPLOYMENT, 2010, p. 23-24).

The methodological orientation that we adopted to carry out this case study is configured as an action research, with a qualitative basis, with ideographic classification and interpretation based on discourse analysis.

The data collection process, carried out in almost a year, allowed: the identification of solidarity economy precepts in the verbal and non-verbal behavior of community members; understanding the dynamics of community articulation with internal and external organizations to the territory; understanding about the environment of the local social organization; the perception that there is a favorable political situation for the multiplication of community banks across the country and the survey of the future vision of and about the community.

GOALS

General

Promote the development of low-income territories, by encouraging the creation of local production and consumption networks, based on support for solidarity economy initiatives in their various areas, such as: socio-productive ventures, service provision, marketing support (bodegas, markets, shops and solidarity fairs), consumer and producer organizations.

Specific

Faced with the concern to answer the central question, the general objective of this work is to implement the dynamics of the process of local organization favorable to the creation of the Community Bank of Pindoretama. To achieve this, we have broken down this issue into the following specific objectives:

1. Describe how the municipality of Pindoretama should be structured according to the process of social organization of other communities;
2. Identify historical information on how the municipality of Pindoretama was constituted;
3. Characterize the role, resources and interests of internal and external actors in the municipality of Pindoretama for the implementation of the Community Development Bank of Pindoretama;

4. Analyze and implement the dynamics of social interaction, between the different actors, during the organization process for the inauguration of the Pindoretama Community Development Bank.

METHODOLOGY

Community Development Banks work to support the organization of communities by reorganizing the economy of their territories. The adopted strategy consists of democratizing and redefining economic and financial instruments that lead to the organization, in each community, of its own territorial development strategies.

The steps and phases described below do not characterize a step by step for structuring a BCD, but important points that must be worked on together and in constant dialogue with the BCD management communities, and may vary according to the specifics of each community. . Thus, the estimated time for the development of this process is also subject to variations. The steps can happen concurrently, for example. The order in which the actions take place will depend on the reality and context of each location. It is also possible not to develop some of the steps presented. Each BCD must find its strengths, and leverage existing actions and articulations in the community. For the bank to be successful, it is necessary for the community to get involved, act and feel a sense of belonging in relation to the BCD, which appears as a tool to enhance community development.

Mapping

A mapping of possible locations should be carried out in the cities where a BCD is intended to be implemented.

Diagnosis and articulation in the community

In the first visits to the communities, meetings are held with local partners.

Community Organization

- a) the association
- b) Community

Environment for the development of the solidarity economy

Demand for the main financial services that a CDB can offer (productive credit, consumer credit, social currency, correspondent banking)

Strategy for building a credit portfolio and backing for social currency

QUESTIONS FOR A WORKING MODEL

After carrying out the diagnosis, it is possible to choose the most appropriate location and association to house the BCD.

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AWARENESS

Once the feasibility of the BCD in a given community has been defined, and the model to be implemented in general terms, the discussion and construction with the community begins.

BCD IMPLEMENTATION

Throughout the process, transversal support and encouragement should be given to the consolidation of the Management Committee and the Local Development Forum.

Identity construction

Worker selection process

Structure

Credit Analysis Committee (CAC)

Definition of the Bank's Credit Policy

Mapping of consumption and local production

Definition and articulation for banking correspondent

Communication

Fund-raising

Training/training

The training and qualification process of the agents of the CDBs and the management entities must be permanent and transversal to all actions, from the mapping and awareness stage, to the daily activities of the bank, even after its inauguration.

INAUGURATION OF THE BANK

It is important to hold an opening event for the bank, even though it can start its activities before that event.

MONITORING AND EVALUATION OF ACTIVITIES

After structuring, the BCD enters the support stage for the maintenance of its activities, and the work becomes specific according to the demands of the BCD.

RESULTS

In the structure of society there is a set of complex elements of the political, economic, cultural and educational system that complicate overcoming poverty in its broadest sense: material and cultural.

In our view, the exercise of cooperation and self-management in teamwork includes four interdependent dimensions: reflection, decision, deliberation and action. If any of these dimensions is not worked collectively, we understand that this causes an imbalance in the group construction process, which reflects the collective identity.

The relevance of the educational/training process for the formation of community leaders was evident, for the change of values, for the stimulation of community initiatives and the establishment of partnerships with people and organizations that welcome community demands.

The educational processes developed by local institutions and external to the community encouraged, in the group of leaders with whom we live, confidence in their goals and ideals, the strengthening of the bond with the community. It was noticeable, in the discourse and in the practices observed, that these leaders have a strong sense of belonging, which mobilizes them to fight for improvements for the community.

Despite not being the focus of our work, we consider it important to mention some aspects, at a macro-systemic level, since the experience of this case is inserted in a context prone to the multiplication of CDBs in Brazil, given the involvement of social organizations and the public power for this dissemination. .

With regard to government support for community banks in Brazil, some questions arise:

1) Can we consider that government support, at its different levels, is effective and efficient for a structural change?; 2) If the solidarity economy and CDBs fight against

capital accumulation, wouldn't the alliance with private banks be ideologically contradictory?; 3) Considering the divergence between the nature of private banks (oriented towards the concentration of profit in the hands of bankers, towards investment linked to financial returns, towards social responsibility as a strategy to increase their profits) and the nature of CDBs, therefore, What will be the medium and long term result of the relationship between these two types of economic enterprises?

Research on these and other topics will broaden the understanding of the reality of community development banks in the country and, therefore, will support the improvement of this social technology.

RELEVANCE

Considering the importance of the phenomenon itself - the realization of a self-managed social technology in an individualistic, competitive and consumerist society, which faces numerous challenges in the task of overcoming its deep social problems - the study reported here also finds its justification in seeking to bring to light the difficulties and potentialities of experiences aimed at community projects in the municipality of Pindoretama.

We therefore expect that the descriptive and analytical contributions exposed will serve for the scientific understanding of the complex theme of community development banks and to provide the possibility, together with the community, to reflect on important elements that need to be understood and worked on in their reality to improve the search for local development.

Despite the community being analyzed being socially and economically vulnerable - similarly to other territories in the state of Ceará and Brazil - we know that each community has its specificities, constituted by its trajectory of struggle, for the occupation of its territory, its achievements, its challenges, their desires, their culture, among others.

IMPACTS

The creation of the BCD of Pindoretama in the municipality of Pindoretama arises at a time when the Brazilian Network of Community Banks, government actions and non-governmental support for this social technology are expanding. Therefore, the opening of the BCD of Pindoretama is due to the local social organization in conducting the implementation process, but it is also a product of the direct support of university

incubators and the federal government and the indirect support of non-governmental institutions, internal and external to the community. , who have been working in the community since the 1990s, spreading the values of the solidarity economy.

The Community Development Bank of Pindoretama can be configured, in the future, as an enterprise with wide action in the community because it has a collective of obstinate leaders and two community institutions that work to promote local, sustainable and solidary development.

FINAL CONSIDERATIONS

In the context in which we live, the cult of individualism, competition, consumerism, virtual interaction, the appreciation of purchasing power is notorious, as is political alienation and compliance with welfare policies. Thus, the current environment has become too complex and, for truly effective structural changes to take place, interventions to improve the population's quality of life require multiple efforts from society as a whole, driven by the real interest of benefiting human beings in universalist perspective.

Thus, we realize that the limits of a community are in the degree of participatory repercussion of its residents, who do not always recognize themselves in the interests and concerns listed by one or more groups within the territory. However, these limits do not prevent leaders from the municipality of Pindoretama from mobilizing and, motivated by “commitment”, winning over other people to the movement of struggle, in order to bring about changes and improvements in the community, even realizing that many residents will not engage in the fight.

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