

20 Years of Solidarity Economy: Psychosocial Approach on Solidarity Economy Practices and Social Sustainability

Eduardo da Conceição Ferreira Junior, Gustavo Carvalhaes Xavier Martins Pontual Machado
(Universidade Federal do Rio de Janeiro, Brazil)

Abstract: This article focuses on analyzing the process of community organization and strengthening, highlighting the application of solidarity economy principles that promote social sustainability. Using the lens of Psychosociology, the research was based on interviews with members of the Conjunto Palmeiras community, where the first experience of a community bank in Brazil took place, which implemented self-management practices, appreciation of workers in the organizational structure, reciprocity and relevance cooperation to achieve its objectives. Furthermore, this article contributes to an interdisciplinary perspective by addressing issues of community organization and social sustainability. Finally, the article highlights the challenges of expanding collective actions built locally to a national scale, without compromising social participation, the sense of community belonging and the principles of solidarity economy and social sustainability.

Key words: solidarity economy, social sustainability, psychosociology

JEL codes: Z0, Z1, D, D7

1. Introduction

Issues related to income and wealth concentration, lack of opportunities, income generation, and job creation have been affecting millions of people globally. According to Credit Suisse (2016), the wealthiest 1% of the world collectively possess 20% of the world's income, while the poorest 50% hold about 9% of global income.

Brazil is among the countries most affected by income concentration (World Wealth and Income Database — WID, Piketty, 2014). Results from the country reported in the National Household Sample Survey (PNAD) by IBGE show that the number of people living in extreme poverty increased by 11.2% from 2016 to 2017, affecting 14.83 million people (PNAD-C/M, 2018).

The concentration of wealth in the hands of a few constructs a scenario of inequality, leaving a large portion of the world's population excluded from various activities and opportunities, lacking access to basic services that ensure minimal living conditions and quality of life. These data indicate the inefficiency of current dominant economic practices in promoting solutions that stimulate prosperity, quality of life, and social well-being (Piketty, 2014), which are necessary to provide social sustainability as mentioned by Magis & Shinn (2009).

The pursuit of sustainable economic models has gained prominence in recent decades as environmental and

Eduardo da Conceição Ferreira Junior, Master, Universidade Federal do Rio de Janeiro; research areas: solidarity economy, social sustainability, psychosociology. E-mail: dujunior@gmail.com.

Gustavo Carvalhaes Xavier Martins Pontual Machado, Ph.D., Universidade Federal do Rio de Janeiro; research areas: solidarity economy, social sustainability, psychosociology. E-mail: gustavoxmartins@gmail.com.

social challenges become increasingly evident. In this context, the solidarity economy emerges as an alternative approach to the current hegemonic system, aiming to promote economic and social sustainability (Singer, Silva, & Schiochet, 2014) by encouraging closer personal relationships among community members and the formation of support networks (Committee, 1995; Oliveira, 1988; Bouchard, 2011).

The solidarity economy is based on principles of cooperation, self-management, and solidarity (Laville, 2014), aiming to promote social and economic justice, and its relation to sustainability is a topic of growing interest among academics, activists, and policy makers.

The objective of this article is to investigate the practices of Solidarity Economy and Social Sustainability from the perspective of Psychosociology. To do so, the experience of Brazil's first social bank, Banco Palmas, located in the Conjunto Palmeiras community on the outskirts of Fortaleza in the state of Ceará, was chosen.

To understand the practices of Solidarity Economy and their relation to Social Sustainability, it was essential to go into the field, experience the location, become part of it, and notice the subtleties of daily life to grasp the subjective aspects of that community (Mello & Souza, 2003). In this sense, psychosociology emerges as the approach used in seeking to understand and develop research and the understanding of social relationships between individuals and the community (Minayo, 1993).

The article analyzes the process of community organization and empowerment initiated with the formation of the Conjunto Palmeiras Residents' Association and the psychosocial reconfigurations undergone by actions aimed at social sustainability, such as those in the solidarity economy. These actions are based on creating community value that does not solely serve financial speculation but aims for the economic and social inclusion of excluded populations, as cooperation is the instrument used to overcome lack of purchasing power.

Next, the methodology used in the research, a brief history of the Conjunto Palmeiras formation, its community association, and the creation and operation of Banco Palmas, responsible for implementing Solidarity Economy practices in the community, will be presented. The article will also feature reports and analyses of conducted interviews, seeking to identify the correlation between Solidarity Economy and Social Sustainability.

2. Methodology

This article addresses the themes of sustainability and solidarity economy through a field research conducted in Conjunto Palmeiras, a peripheral neighborhood in the city of Fortaleza, in the state of Ceará, Brazil.

The aim is to present qualitative results gathered from interviews with residents of Conjunto Palmeiras and employees of Banco Palmas who have experienced the solidarity economy after 20 years of its implementation in the community. Bibliographic research, semi-structured interviews, and participant observation techniques were employed, as they allow for the capture of more intimate data, subtle nuances, and the subjectivity of the group and individuals (Vasconcelos, 2013).

Six individuals were chosen to conduct semi-structured interviews with the goal of understanding the reality of social interaction and the practices of solidarity economy and factors related to social sustainability. As premises, the interviewees were required to be residents of Conjunto Palmeiras or members of Banco Palmas. Five residents of Conjunto Palmeiras and one employee of Banco Palmas, who did not reside in the community, were interviewed. Among the community residents, two currently work at Banco Palmas, one is a former employee of the bank, and two are members of ASMOCONP (Association of Residents of Conjunto Palmeiras). An exploratory survey was also conducted in the community through participant observation and visits to various

local enterprises and Banco Palmas. For this article, we selected two interviews: one representing the individual perception of an ASMOCONP representative and another reflecting the perspective of a Banco Palmas employee, in order to contrast different perceptions based on solidarity economy practices.

Regarding the bibliographic review, the methodology applied involved literature search and evaluation. To do this, databases such as Scielo, Psicoinfo, ScienceDirect, CAPES, and Annual Review were utilized, using keywords such as “Solidarity Economy”, “Social Development”, “Social Sustainability”, “Public Policies”, and “Social Psychology”. Among the selected articles and studies, those related to the theme of solidarity economy, Banco Palmas, Conjunto Palmeiras, and the concept of social sustainability were considered.

3. Literature Review

3.1 Social Sustainability

Sustainability, according to Fernandes (2011), is characterized by the ability to sustain and maintain itself over time. Sustainable activities are those that can be maintained for an extended period, even in the face of unforeseen events that could compromise sustainability in enterprises. Furthermore, Marzall & Almeida (2000) note that the concept of sustainability encompasses a set of factors (economic, social, environmental, among others). It's worth noting that the preservation of natural resources will not be addressed in this research.

Financial sustainability stands as one of the fundamental pillars for the development of all types of profit or nonprofit enterprises, whether linked to a solidarity economy or the dominant economy where profit is the primary objective of the organization. In the latter, financial sustainability plays a crucial role in ensuring its operational longevity. In enterprises involved in the solidarity economy, maintaining healthy finances is essential to ensure their survival. However, in these cases, other factors need consideration, such as self-management, valuing workers in the organizational structure, reciprocity, and the importance of cooperation among all members to achieve group objectives (Araújo & Santana, 2015) for the development of social sustainability.

According to Hoff (2008), social sustainability emphasizes the importance of establishing safety nets, promoting equity, fostering democratic participation in decision-making procedures, among other aspects.

For Martins (2023), social sustainability demands a holistic and integrated vision that encompasses both the individual and society, and even the relationship between society and nature.

The idea of social sustainability is comprehensive, encompassing the entirety of human experience, including connections with the natural environment, social and structural dynamics, as well as personal identity, all within a scenario of continuous evolution that spans various scales, from the individual to the global (Bhaskar, 2010).

In this article, the concept of social sustainability will essentially entail a holistic perception, encompassing the individual's perception, the community they are part of, and practices of self-management, organizational structure, reciprocity, and the importance of cooperation.

3.2 Solidarity Economy

Solidarity Economy configures an economic behavior through the notions of exchange, redistribution, local economic action, and the management of the complex relationship between the market, the State, and society, grounded in a social vision in community forms that interconnect individuals, based on the logic of reciprocity (Polanyi, 2000; França Filho & Laville, 2004; Singer, 2013).

Individuals position themselves and are positioned as agents of change to claim their rights, develop solutions that address specific issues in their communities, ensuring quality of life, equal opportunities, income

generation, employment, and a sense of belonging to their community.

Thus, Solidarity Economy opposes the commodification of daily life, as advocated by Laville (2014), and favors a management in which people, as a community, collectively assume the role of protagonists in their lives and the governance of local resources, fundamental for local development increasingly connecting with the concept of social sustainability.

4. Contextualization of the Field

4.1 Conjunto Palmeiras

The 1970s in Brazil were marked by a dictatorial political regime in Brazil. This period is also recognized as an “economic miracle” due to economic expansion and city development primarily funded by foreign capital (Varella, 2013). During this urbanization process, low-income families occupying lands located along Fortaleza’s coastline were displaced due to real estate speculation, relocating them to distant neighborhoods away from the coast. This initiated the construction of various condominiums and hotels along the city’s coastline, boosting the growth of the tourism industry, maintaining the real estate valuation process, and generating social liabilities (Matos & Socorro, 2012; Jayo, 2013).

In this context of expropriation, Conjunto Palmeiras was born, a peripheral neighborhood created to accommodate fifteen hundred families displaced from Fortaleza’s coastal areas (Paiva, 2006; Caminha & Figueiredo, 2011), relocated approximately 22 kilometers away from Fortaleza’s commercial center, in an area lacking access to basic services such as sewage, water, electricity, transportation, and fundamental services like education, healthcare, and employment (Segundo, Bodinaux, P. Filho, 1989).

In the early 1980s, the neighborhood’s population identified the need to demand actions from the State to mitigate infrastructure issues in the community. For this purpose, it was essential to organize popular social movements. With this perspective, in 1981, the Association of Residents of Conjunto Palmeiras (ASMOCONP) was founded to demand access to basic services and improved living conditions from the State for its residents. These demands attracted public attention and highlighted the association's political strength (Paiva, 2006; Rabelo, 2017).

ASMOCONP was conceived without a hierarchical definition. The proposal was to develop a horizontal system based on exchanges of roles and responsibilities every six months, providing opportunities for everyone to participate in management. Furthermore, ASMOCONP sought to act through dialogue, transparency, democracy, and residents’ participation, seeking growth through solidarity and horizontality (Paiva & Castro Cardoso, 2021), practices aligned with the concept of social sustainability by Hoff (2008).

Despite the improvements in infrastructure and quality of life achieved by the Conjunto Palmeiras community through collaboration with public agencies, it was evident that the community's challenges went beyond the need for infrastructure improvements and access to basic services. It was necessary to stimulate activities that promoted income development, service provision, and stimulated the local economy.

With this perception, on January 20, 1998, the residents of Conjunto Palmeiras, through ASMOCONP, created Banco Palmas with the objective of:

“[...] promoting the development of low-income communities through the promotion of local networks of production and consumption. It is based on support for initiatives in the popular and solidarity economy in various fields, such as small productive enterprises, service provision, support for commercialization, and the vast field of small popular

economies” (Banco Palmas Institute, website).

Banco Palmas was the first Community Bank created in Brazil and remains a successful reference model for various organizations to this day. Moreover, it is recognized for implementing the first social currency in Brazil, the Palmas (Melo Neto; Magalhães, 2003).

4.2 Banco Palmas

Banco Palmas pioneered solidarity economy practices in Brazil, operating in microcredit, various programs and projects to encourage entrepreneurship and the training of community members, and implementing the social currency, Palmas (Raposo & Faria, 2015). The social currency Palmas was the country's first and gained international prominence (Soares & Lopes, 2016). Palmas stimulated consumption and increased financial resources' circulation within the community.

The experience in using the social currency Palmas led Banco Palmas to become a reference for implementing a network composed of 103 community banks starting from 2018. Thus, its scope expanded to include initiatives supporting public policies to seek spaces and environments that promote the dissemination and promotion of new community banks nationwide. This transformed its role from local to national, leading consequently to the legal separation of Banco Palmas from ASMOCONP in 2009 and, in 2013, to the physical separation from ASMOCONP.

5. Interview and Analysis

This section presents perceptions gathered from semi-structured interviews with Conjunto Palmeiras residents and a Banco Palmas employee, aiming to provide evidence that supports the synergy between solidarity economy practices and the concept of social sustainability under the analysis of psychosociology.

During the interviews, a sense of pride and belonging is evident among the interviewees, who are aware of the neighborhood's history, its challenges, and its residents' collective strength in forming associations to seek improvements that have persisted since its creation. The following narratives reveal this sentiment:

“(...) we are very resilient because, in seventy-three when the city hall decided to remove the residents from the coastal area, right? From Fortaleza (...) they did that real estate speculation to build buildings by the sea...and that whole beach area, that beautiful thing, right? Which we have today. Those tourist spots. And they removed the people from there and (...) threw them in here, into the woods, right? So, we went back...to the primitive era itself (...)” (Regina, resident and ASMOCONP representative, female, 64 years old).

“(...) a place you are proud to belong to” (Fabiana, resident and bank employee, female, 28 years old).

The frequent challenges faced by individuals in this new neighborhood, lacking infrastructure, were the basis for the Conjunto Palmeiras residents' unity in forming collectives and associations grounded in practices of cooperation, self-management, equity, and sustainability (Singer, 2013; Hoff, 2008). These practices provided an ideal framework for developing collective actions aimed not only at overcoming obstacles but also at building more resilient and fair communities.

According to the interviewee, in Banco Palmas' early days, decisions were always made collectively,

privileging collective and participatory actions in decision-making as part of a new daily routine:

“(…) there was the Association, with the board of the Banco Palmas Institute, both boards together (…). Not only with both boards but all the people who composed the house, who worked here inside. We had the obligation to arrive every Monday, seven in the morning, from seven to eight, eight-thirty, everyone was gathered, at breakfast, all decisions, what was going to happen, what Banco Palma was doing, what the Association was doing, everyone had their responsibility, was executing... their task. And then we would organize the task for the next week.” (Regina, resident and ASMOCONP representative, female, 64 years old).

It is observed that the resident acknowledges the importance of collective and participatory actions in decision-making and how this strengthened the management and cooperative activities between institutions.

However, the shift in the bank's stance towards operating within a network brought changes in its relationship with the community and the Residents' Association, through a collective management where individuals can be protagonists in caring for their community and their lives, counteracting the current hegemonic capitalism. According to one interviewee, there is a clear perception that the bank changed its strategic position, ceasing to be part of the residents' association, distancing itself from its initial local solidarity base:

“(…) Now it is an initiative, it is an OSCIP (…) Banco Palmas became too big to fit within the ASMOCONP space. It...and ASMOCONP had to vote on its local policy priorities, when I talk about local policy, about making things happen, mobilizing people to make decisions, for the neighborhood, to develop plans, to develop projects, and Banco Palmas, right, it is, it is focused on other issues related to investment, credit, currency, different training projects.” (Fernando, Banco Palmas employee, male, 35 years old).

Furthermore, in the statements of the ASMOCONP representative, it is evident that there is recognition of the need for separation between the Bank and understanding that the Bank needed to stand alone to act on other fronts. At the same time, the impact of this separation is assessed as a loss and weakening for both: the local community and the bank:

“(…) The Association is the mother who raised the child, and now it's formed and living its own life.” (…) The Association together with Banco Palma was much stronger, both together. (...) I think there was a, I think there was a big loss. Likewise, in this matter of, of...of the separation of, of...the Banco Palma Institute from ASMOCONP, I think both lost. It was kind of like a marriage there. It was...then in the divorce they separated things, I think both lost, you know?” (Regina, resident and ASMOCONP representative, female, 64 years old).

For the employee and representative of Banco Palmas, national action is a factor that justifies this separation, as it would allow a greater focus on the actions of each part, especially because the Bank's expansion on a national scale was growing and no longer solely adhered to the local community. Thus, the residents' association could exclusively focus on the local needs of its members, and the Bank on financial matters:

“(…) because you can talk to the community about community issues (...) talk about the project that is about strengthening the Network of Community Banks with people from Vitória, from...from Mossoró, (...), Porto Alegre, I don't know, these are things related to the Brazilian Network of Community Banks, right? It's not a community issue here.” (Fernando, Banco Palmas employee, male, 35 years old).

Therefore, it can be perceived that the shift from local to national action promoted a division of collective and horizontal management of local interests between the Residents' Association, the community where the activities began, and the goals of a Bank. To what extent does this weakening of local social actions in favor of managing a network of solidarity banks at a national level affect the local population previously directly benefiting from the social currency?

I emphasize that this article does not aim to answer this question.

Despite the separation of Banco Palmas and ASMOCONP, in the view of both parties, the two institutions still continue to carry out projects in partnership, and Banco Palmas develops work with the community.

An example of joint action is the “Neighborhood Council” project, which aims to bring residents together to organize their neighborhoods and keep them clean. The aim is to take care of waste and put it out on the street at specific times for collection by the waste management company. This action arises from the perception of health and safety risks for the residents themselves, realizing the streets of Conjunto Palmeiras were dirty.

Therefore, this project, “Neighborhood Council”, emerges from a recognition of the need by Banco Palmas itself, with the support and participation of the Association and residents. This scenario demonstrates that, in some way, there is a new construction of jointly conducted actions, with the participation of Banco Palmas and ASMOCONP, even though the two are legally separated.

Thus, I understood that relationships are transformed based on a restructuring of organizations. Therefore, now, two new institutions can work together on local projects that continue to strengthen solidarity actions that lead to some income generation and community sense, which can be identified in the interviewee’s statement:

“(…) bringing the community together, first doing the cleaning, then the cooperative emerged, then we put it on the internet, (...) to make the composters, a mobilization that led to this project” (Fernando, Banco Palmas employee, male, 35 years old).

Hence, the continuity of joint projects, such as developing logistics for waste collection, are traces of Banco de Palmas’ still active presence in promoting the development of low-income communities.

6. Final Considerations

One of the most evident contributions of organizations operating in the third sector is their ability to address complex and urgent social problems. Through specific programs and projects, some of these organizations offer practices that combat poverty and promote social inclusion. Their actions help alleviate human suffering and improve people’s quality of life, playing a crucial role in promoting more sustainable social changes.

The organizations ASMOCONP and Banco Palmas, operating in the third sector and presented in this article, can be analyzed as a driving force in promoting human well-being and seeking solutions to social problems in various contexts.

In Chapter 5, the objective of this article was achieved in analyzing the process of community organization and strengthening through the formation of the Conjunto Palmeiras Residents’ Association and Banco Palmas, which exercised principles of solidarity economy promoting social sustainability under the analysis of Psychosociology. Through the interviewees’ statements, the presence of factors such as self-management, worker empowerment within the organizational structure, reciprocity, and the importance of cooperation among all members to achieve objectives (Araújo & Santana, 2015) could be verified. Furthermore, this article contributes with an interdisciplinary perspective.

In the field research conducted in Conjunto Palmeiras and the qualitative interviews carried out, it was evident how crucial it was for the community’s own residents to collectively face challenges, generating, in addition to material improvements and income circulation, a connection among people. This was seen through the formation of several residents’ associations, with a highlight on ASMOCONP, where initiatives for infrastructure improvements, vocational courses, and later, the creation of Banco Palmas emerged.

Through solidarity economy practices, Banco Palmas and ASMOCONP fostered the construction of a social fabric to address the community's needs, with the neighborhood residents as protagonists in this process. This led to the strengthening of local identity and the sense of belonging in various areas: education, politics, and local currency circulation.

With the separation of the Bank from the Association in 2013, both legally and physically in 2015, equity, self-management, and cooperation underwent transformation. This could be perceived as a weakening of local social actions in favor of managing a network at the national level because local actors are partially detached from actions that were previously collective. Thus, a collective wound arises, towards the bank itself, towards the association, even though understanding the importance of change; emotionally, people feel the loss of separation.

Even though there was a rupture in the initial mode of operation, with communication issues between the institutions, it is noticeable that care to resolve collective situations continues, through the maintenance of practices developed collectively, exposing the challenge of maintaining the level of collective and horizontal participation in large-scale actions.

Therefore, one can understand the difficulty in expanding locally built collective actions on a national scale without losing social participation and the sense of community belonging, while maintaining equity, cooperation, and self-management according to the concepts of solidarity economy and social sustainability.

Based on this research, the following themes are proposed for further investigation:

Transferability of the Banco Palmas model: Investigate how the Banco Palmas model can be adapted and replicated in different contexts, both in Brazil and in other countries. This could include case studies of organizations that implemented variations of the model and analyses of their experiences and challenges.

Financial innovation and social currencies: Explore the evolution of social currencies as tools to promote the solidarity economy. This may include research on the development of digital technologies for social currencies, as well as their acceptance and impact on communities.

Participative governance and decision-making: Investigate the mechanisms of participative governance within solidarity economy organizations, such as Banco Palmas, and how these mechanisms affect decisions and the success of initiatives.

In-depth impact assessment: Conduct more detailed impact assessment studies to measure the effect of solidarity economy practices in specific areas, such as employment, education, food security, or inequality reduction.

Sustainable business models: Investigate sustainable business models that emerge in solidarity economy organizations, identifying innovative strategies for revenue generation and financial sustainability.

Development of local capacities: Study how solidarity economy practices, like those adopted by Banco Palmas, contribute to the development of skills and capabilities in communities, influencing social capital and human capital.

Networks and collaborations among solidarity economy enterprises: Investigate how networks and collaborations among different solidarity economy enterprises can strengthen resilience and collective impact.

Development of success indicators in solidarity economy: Contribute to the development of more accurate and comprehensive indicators that capture the success of solidarity economy initiatives, going beyond purely economic measures.

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