

SOCIAL INNOVATIONS FOR SUSTAINABLE CONSUMPTION: the social change through social currencies in Brazil

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Agradecimento à orgão de fomento:

Beneficiário de Auxílio Financeiro CNPQ.

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Introdução

The introduction of a social currency in a territory marked by vulnerability and social risk is considered a social innovation aimed at local development through the provision of financial services offered to its population, organization and strengthening of production and consumption, access to the local knowledge, expansion of the local capacities and empowerment of the benefited communities (Amel & Mach, 2017; Raposo & Faria, 2015). It constitutes an innovative monetary practice that reconfigures the social and economic process.

Problema de Pesquisa e Objetivo

The question that guided this study was: What is the transforming potential of social innovation initiatives in promoting sustainable consumption in the adoption of social currencies? That access to credit within a process of financial inclusion by non-bank organizations has been seen as one of the strategies to improve the living conditions of the population of specific territories (Rigo & França Filho, 2017), and promote lifestyles more sustainable (Backhaus, Genus, Lorek, Vadovics, Wittmayer, 2017; Lorek & Spangenberg, 2014). To answer this problem, an exploratory and descriptive case.

Fundamentação Teórica

The perspective of social innovation as a methodology that generates social change has four attributes (Portales, 2019): satisfaction of a need, innovation of the solution, change of social structures and relationships, and the increase of society's capacity to act. Thus, there is a change in the production and consumption process, in social relations and in the inclusion of individuals in meeting social needs. Besides, it modifies power relations and disseminates knowledge and solutions that are easily applicable by the community itself, with local expertise as characteristics (Hagen, 2008)

Metodologia

A case study was carried out with the models of social currency operated by Community Development Banks in Brazil, for the desire to understand such complex social phenomena (Yin, 2015). Three BDCs participated in the study, which provided the space for the investigation, totalling a sample with ten coordinators who integrated their development and management teams. The lexical textual analysis incorporated textual content from the interviews using software Interface de R pour les Analyses Multidimensionnelles de Textes et de Questionnaires (Iramuteq).

Análise dos Resultados

The results show that there is a citizen mobilization in the development of more sustainable lifestyles to reduce the environmental impacts of consumption, increase access to consumption and increase the social welfare of the community where the social currency initiatives were implemented by community banks. The use of social currencies is capable of promoting changes in the socio-economic relations of the communities, aiming at improving local living conditions. However, it faces challenges inherent to social innovation, such as public policies aimed at social finances; legal and cultural.

Conclusão

The development promoted by the CDB articulates the social, economic, political and cultural, insofar as it gives greater consistency to the actions of community associations. Encourages the organisation of local economic activities, supports the production, commercialisation and consumption initiatives in the neighbourhood, carries out new partnerships and projects with government agencies, develops capacity building and training activities for its residents, among many other actions and events that become part of the daily life of the community.

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