



Dialogues of Fisherwomen in Amazonian Coastal Communities - Outcomes of a Financial Literacy Programme

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Highlights

- Five themes can help explain enablers and implications of the outcomes of the financial literacy education programme analysed: structured dialogue, foundations of dialogue, oracy, transformative emancipation, and self and group identities.
- Dialogic interactions amongst the fisherwomen paved the way for them to consider their own capital accumulation strategies as opposed to those typically established by men.
- A shift in the perception of self and group identities challenges elements of structural and cultural violence in the context of Amazonian fisherwomen.

Destaques*

- Cinco temas ajudam a explicar fatores promotores e implicações dos efeitos do programa de educação financeira analisado: diálogo estruturado, fundações para diálogo, oralização, emancipação transformativa, e identidade individual e de grupo.
- Interações dialógicas entre as pescadoras abriram caminho para que elas considerassem suas próprias estratégias de acúmulo de capital, ao invés daquelas tipicamente estabelecidas por homens.
- A alteração na percepção de autoidentidade e identidade de grupo podem desafiar elementos de violência cultural e estrutural no contexto das pescadoras amazônicas.

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Abstract

Keywords

Fisherwomen,
Dialogic, Education,
Evaluation, Financial
literacy

The richness of resources in the Amazonian coastal region, combined with the need to break free from the constant financial vulnerability, stand at the heart of our fieldwork, conducted as part of the Fish Forever Program for Rare Brazil, an NGO that catalyses behavioural change to achieve enduring conservation results. Our research proposes an analysis of the intended and unintended outcomes of the financial literacy education programme offered during 2020 to the fisherwomen of eight communities in the State of Pará, Brazil. We aimed to understand the enablers and implications of individual and group change arising from that education programme. Drawing from theory of change and emancipatory education theories, we analyse evidence derived from ethnographic journals, interviews, and document analysis. Our initial findings show that the structure of the meetings for the financial literacy education programme enabled the emergence of new social-relational links amongst the women. This, in turn, allowed each woman to discover a new side of their identity, both on an individual and a communal level. Overall, we identify five themes of unintended outcomes: structured dialogue, foundations of dialogue, oracy, transformative emancipation, and self and group identity. We offer an analysis of their causes and implications. Using dialogic approaches to co-develop strategies of financial literacy allowed the women in eight Amazonian coastal communities to manage their fisheries' resources collectively and sustainably as well as see their cultural identity in a new light. We reflect on how this shift in the perception of self and group identities challenges elements of structural and cultural violence in the context of Amazonian fisherwomen. We conclude by proposing the inclusion of a feminist research perspective into the operationalisation of evaluation tools for education programmes aimed at fisherwomen in coastal communities.

Resumo

Palavras Chave

Pescadoras,
Dialógico, Educação,
Avaliação, Educação
financeira

Portuguese Translation

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A riqueza de recursos naturais na região da costa amazônica juntamente com a constante condição de vulnerabilidade financeira formam o pano de fundo do nosso trabalho de campo, o qual foi conduzido como parte do programa Pesca Para Sempre da Rare-Brasil, uma ONG que catalisa mudanças comportamentais para obter resultados de conservação sustentáveis. Nossa pesquisa propõe uma análise dos efeitos previstos e não previstos do programa de educação financeira oferecido durante o ano de 2020 para mulheres pescadoras de oito comunidades no Estado do Pará no Brasil. Nosso objetivo era entender os fatores promotores de mudanças individuais e coletivas que surgiram com este programa educacional. Baseado em teoria da mudança e teorias de educação emancipatórias, nós analisamos as evidências oriundas de diários etnográficos, entrevistas e análise de documentos. Nossos resultados preliminares mostram que a estrutura das reuniões do programa de educação financeira possibilitaram uma nova conexão sócio-relacional entre as mulheres. Isto, por sua vez, permitiu que cada mulher descobrisse um novo lado de sua identidade individual e coletiva. Ao todo, identificamos cinco temas de efeitos não previstos do programa de educação financeira: diálogo estruturado, fundações para diálogo, oralização, emancipação transformativa, e identidade individual e de grupo. Oferecemos uma possível análise das causas e implicações destes efeitos. Usando abordagens dialógicas para co-desenvolver estratégias em educação financeira permitiu que as mulheres pescadoras destas oito comunidades amazônicas costeiras pudessem gerenciar seus recursos de pesca coletivamente e sustentavelmente, assim como enxergar sua identidade cultural através de uma nova perspectiva. Nós refletimos sobre as implicações desta alteração de percepção de auto-identidade e de identidade de grupo, especificamente por desafiar elementos de violência estrutural e cultural no contexto das pescadoras amazônicas. Concluímos nosso artigo propondo a inclusão da ótica feminista na conceptualização de ferramentas avaliativas para programas de educação financeira focados em pescadoras de comunidades costeiras.

Introduction

Brazil has 1.2 million fishermen and fisherwomen registered by the national government (Mattos et al., 2020). Pará, in the Amazonian coast of Brazil, is the state with the highest number of fisherwomen in Brazil – 95 thousand according to the data available from the government (Ministério da Pesca e Agricultura, 2010). This region also has the largest continuous mangrove areas in the world, with a total of 14 million hectares. The communities of traditional fisherwomen in that part of Brazil practice what can be defined as extensive subsistence extractivism. This means that the fisherwomen use the natural resources of the ecosystems in which they live to gather, hunt, fish or produce food and products for their own communities. They also sell those products on a limited scale. The natural resources in Pará are extremely rich and span different ecosystems: the mangrove, the forest, and the ocean. One would assume that the sheer richness of natural resources available to them would mean that these communities would not face financial vulnerability. However, this is far from the truth. The contradiction between the richness of resources in the Amazonian coastal region and the need for the fisherwomen to break free from constant financial vulnerability is the backdrop of the financial literacy education programme that was implemented through the savings club initiative.

Savings clubs are groups of up to 25 women that conduct periodic meetings to save money and discuss their community-shared resources. The initiative was implemented for the first time in Pará by the non-governmental organisation (NGO) Rare-Brazil in 2020. Rare's savings clubs' approach is an adaptation of the Village Savings and Loans Association methodology (Allen & Staehle, 2015; Rare, 2018) and has been implemented in four other countries across the globe – in the Philippines in 2016, in Honduras and Mozambique in 2017, and in Indonesia in 2019. Their aim is to offer financial literacy education to fisherwomen.

Examples of publications in the field of financial literacy that offer a definition of the term are rare (Huston, 2010). It is our view that what the literature suggests, however, is a concept of financial literacy that seems to be tied to national economic, social, and political values. For example, Fox et al.'s (2005) definition of financial literacy education is “to provide individuals with skills necessary to become informed consumers of financial services” (p. 195). Furthermore, Huston (2010) attaches the term ‘consumer’ to ‘financial literacy’, framing the concept of financial literacy as inherently connected to purchasing power. This pattern is corroborated by the author's findings as well as other publications (Fox et al., 2005). Over two-thirds of publications explored by Huston (2010) focus on measuring financial literacy exclusively in two target audiences: investors and

college students. Similarly, Fox et al. (2005) list three main niches as target audiences in American financial literacy programmes:

1. personal budgeting, saving and credit management, which is aimed at school-aged students and is financed by major investment banks,
2. retirement,
3. home buying.

The niche and target audiences for financial literacy education programmes in the US indicate that their role is to help support an economic system significantly different from that of the traditional Amazonian Coastal fishing communities where our research is carried out. The difference between what the literature shows and our case study becomes evident in the identification of the necessity of the education programme in the first place. Fox et al. (2005) and Huston (2010) found that the need for financial literacy education programmes in the US is evidenced by the mortgage crisis and consumer over-indebtedness. We do not perceive the same reasons to necessitate the financial literacy education programmes in the context of the fisherwomen's savings club in Pará. Rather, instead of a focus on consumer power, like in the US context (Fox et al., 2005; Huston, 2010; Willis, 2008), the driving purpose of financial literacy education for the fisherwomen communities is the collective sustainability of their traditional practices (Rare, 2018). The vast difference in contexts and purpose between the literature and our case made us aware that the conceptualisation of financial literacy education for women in Brazilian coastal communities needs further exploration.

A harsh critic of financial literacy education, Willis (2008) argues that it “turns consumers into active market players” (p. 201) trying to enable people to “assess the plethora of credit, insurance, and investment products sold today”. In pointing out the inadequacy of all financial literacy education, Willis added to our perception that the context of the programme we are investigating significantly differs from US-based ones. In the case of the Brazilian fisherwomen, the savings club aims to enable coastal communities to surface above crises and shocks, such as the COVID-19 pandemic, and optimise their fishing efforts whilst diminishing non-sustainable practices in the mangrove and ocean (Rare, 2018). The unique context of the fisherwomen in Pará implies the need for a tailored evaluation tool to gauge the effectiveness of their education programme as well as to explore its possible outcomes.

Fox et al. (2005) advocate for a comprehensive framework to evaluate financial literacy education programmes. In proposing their five-tier evaluation tool for these programmes, they point out that there is

inconsistent evidence demonstrating the lasting effect of financial education programmes. Effectiveness is typically measured by self-reported satisfaction with the education programme, and in one-third of the time, attendance suffices for a programme to be deemed effective. However, this does not appear to be in line with the stated purpose of offering the programmes, such as addressing the mortgage crisis and consumer over-indebtedness. The literature on financial education implies that the evaluation tools for the effectiveness of the programmes neither tend to track their intended purpose nor note possible shifts in self and group identity. Investigating the links between need, purpose, process, outcome, and broader implications of financial literacy education programmes are essential elements guiding our work.

Huston (2010) points to three broad areas for the operationalisation of financial literacy education: prose, document, and quantitative. These relate to written information, tabular/graphical information, and arithmetical and numerical information, respectively. Literacy, according to this perspective, consists of understanding and using information within these three broad areas. The role of dialogic interaction receives little attention, a lack that we believe constitutes a gap worth exploring within our context. Huston (2010) also draws upon other forms of literacy to incorporate into a monitoring and evaluation tool for the education programmes in financial literacy. In that sense, using computer literacy, statistical literacy, and health literacy, the author proposes including the degree to which an individual can understand and use information as a learning gain measurement tool. We believe that this criterion is not sufficient for the fisherwomen in Pará because, to us, the information on basic accounting that is being ‘understood’ and ‘used’ seems to be secondary to the other changes being experienced by those women. For the context of our research, Huston’s (2010) suggestion of using only two dimensions to conceptualise financial literacy needs to be expanded to incorporate shifts in self and group identity outcomes. This perspective is corroborated by Fox et al. (2005) who call for a more systematic, consistent, and collaborative approach to financial literacy education programmes’ evaluation so that “stronger evidence between financial education targeted outcomes may emerge” (p. 203). We argue that focusing only on ‘targeted outcomes’ leads to the danger of missing out on what might be the most critical outcomes. In other words, the evaluation of financial literacy education programmes would benefit from more exploratory frameworks, allowing for nuances of specific cultures and identities to be included in the analysis of the outcomes.

Making a strong claim against the effectiveness of financial literacy education programmes, Willis (2008)

puts forward arguments that further emphasised the need for a better understanding of such programmes in different cultural contexts. For example, the author claims that

People are financially illiterate not because they are stupid, but because they have better things to do with their time. The hours of study they would need to invest to attempt to reach literacy are unlikely to generate positive returns. The waste of time and money alone is reason enough not to pursue financial-literacy education. (p. 202)

The statement takes a narrow view of what the nature, purpose, and audience of these programmes are and the unintended powerful outcomes they can generate. The fisherwomen in Pará take part in the programme for a collective good. However, the concept of collective finance does not fit within current financial literacy education literature. It is a lens present in cultures that understand socialist approaches to productivity but absent from cultures that only see financial literacy education as a means for individual accumulation of wealth and increase of purchasing power. Through our research, we aim to fill the gap in the literature by contributing to the field of financial literacy education and their evaluation approaches in traditional coastal communities.

Our research involves describing the context, process, and outcomes of this education programme. The purpose is twofold: to explore the implications of the financial literacy education programme offered to the fisherwomen in Pará, as well as to contribute to the existing evidence on the complexity of historical, cultural, social, educational, financial, and ecological contexts of traditional coastal communities in Brazil. In this research paper, we offer our reflections based on the initial preliminary data.

Theoretical underpinnings

Learning through dialogue

Freire’s (2001) perspective on how praxis enables a transformative journey anchored our approach to this research. His educational theory guided our ontological positionality and supported our methodological choices. Particularly relevant to us is Freire’s (2001) perspective on the nature and role of dialogue in achieving emancipation by knowledge, which emerges through inquiry, and which “human beings pursue in the world, with the world and with each other” (p. 72). An important aspect that steers our moral compass for this research is Freire’s view that “apart from inquiry, apart from the praxis, individuals cannot be truly human” (p. 72). We also drew from Dewey’s works on social constructivism by making use of the importance given to dialogue and social interaction for learning,

growth, and change. Of particular interest here was the author's position that "[i]deas are worthless except as they pass into actions which rearrange and reconstruct in some way, by little or large, the world in which we live" (1930, p. 133). Also relevant for our analysis on whether the financial literacy education programme was part of a transformative journey for the fisherwomen was Dewey's (1997) view that

a community or social group sustains itself through continuous self-renewal, and that this renewal takes place by means of the educational growth of the immature members of the group. By various agencies, unintentional and designed, a society transforms uninitiated and seemingly alien beings into robust trustees of its own resources and ideals. (p. 27)

Occupational identity of fisherwomen

Bourdieu (2002) explores how the different types and subtypes of capital, at a given moment in time, determine the structure of the social world. The author states that "the consequence of the relationship between the forms of capital and the social world is that it also determines the chances of success for practices" (p. 280). Drawing from Bourdieu's (1984; 1998; 2002) thinking, Gustavsson et al. (2017) developed the concept of 'good fisher' which considers how individuals' social positions and status are shaped by the extent to which they adhere to the shared standards and values of the fishing culture. Exploring a more nuanced approach to understanding self and group identity and belonging, Gustavsson and Riley (2018) frame their analysis of gender in small-scale fishing in feminist research. The authors point out that Bourdieu's (1984; 2002) perspective implies a gender fixity that limits the analysis of fisherwomen. Expanding Bourdieu's thought on capital to include a feminist perspective would involve assuming that women may develop their own capital accumulation strategies. By doing so, Gustavsson and Riley (2018) explore how fishermen and fisherwomen can embody different capitals in the same occupational sector. From this perspective, the 'good fisher' is an example of cultural violence which may play a role in the fisherwomen's journey as they take part in the financial literacy education programme in Pará, Brazil. Gustavsson (2021) proposes exploring the sense of belonging as a tool for understanding self and group identity. The author's findings propose that the concept of belonging is an extremely useful approach to understanding the lives of women in fishing. Additionally, Gustavsson (2021) also makes the link between structural and cultural violence and the self and group identities of fisherwomen:

Whilst women are often ignored in policy design, women actively shape and make fishing places

through their practices of belonging – both through confirming and challenging gendered notions of socio-spatial inclusion and exclusion. Such findings suggest that any policy that omits the roles women play in fishing communities and places will – even when there are no collective identities that women go by – fail to fully understand how such places and communities change or remain unchanged over time. (p. 15)

Methodological approach

Freire's (2001) framing of the transformative journey through education guided our methodological choices and helped us focus on an approach within theory of change (H. Chen, 1990; Patton, 2008; Weiss, 1972) to examine the process and outcomes of the programme. It also helped us reflect on the adequacy of proposing a descriptive case study (Merriam, 2009). Based on Holst (2021), we felt that the lived experiences of the second author, having resided in the fisherwomen communities for almost two years and having worked as field partner of this research, allowed us to propose an interpretive and evaluative analysis in this case study. Our approach has, therefore, two sides: a descriptive and an evaluative one.

For the descriptive aspect, the bounded system (Creswell, 2013) selected as the defining unit of analysis was the group of fisherwomen that formed the first savings club in Pará. Our approach takes Tight's (2010) perspective that a detailed examination of a small sample suffices to define a case study.

For the evaluative aspect, we anchored our premises in the belief that evaluation models for education programmes that strive to appreciate the uniqueness of each context must avoid 'one size fits all' approaches (Scarpa-Gebara, 2020). The limitations of a 'one size fits all' impact analysis tool is explored in a wide range of publications, ranging from the implications of political, social, and cultural differences (X. Chen, 2017; Lim-Ratnam et al., 2019; Stigler & Hiebert, 2016; Takahashi & McDougal, 2016) to those of large scale education reform and education policy in a globalised world (Dale & Robertson, 2014; McLaughlin et al., 2014; Ruby & McLaughlin, 2014).

The premises used by the Carpe Vitam project also resonated with what we were interested in investigating. The Carpe Vitam project aimed to identify "connecting strands between learning and leadership in the real world of schools and classrooms" (Waterhouse & Dempster, 2009, p. 53). Even though we were not working within the same context, we saw a parallel between the project's approach to teachers' professional growth and the changes experienced by the fisherwomen. The main outcome of the Carpe Vitam project was the Leadership for Learning framework, which is defined by Swaffield

and MacBeath (2009) as:

a distinct form of Educational Practice that involves an explicit dialogue, maintaining a focus on learning, attending to the conditions that favour learning, and leadership that is both shared and accountable. Leadership and learning are conceived of as ‘activities’ linked by the centrality of human agency within a framework of moral purpose. (p. 42)

This framework was an important guide in our analysis of the financial literacy education programme.

Further drawing from other approaches for identifying the relations between the various levels of individual learning and organisational change (Cochran-Smith et al., 2014; Hofmann & Vermunt, 2020), we established that our methodology would adopt a complexity theory perspective (Grobman, 2005; Levy, 2000), considering multi-dimensional relationships in the search for patterns in how individuals and organisations change, develop, and learn over time. We applied this approach

Description of the case

The second author arrived in Pará in March of 2019 to start implementing the financial literacy education programme. The first ten months of their work were dedicated to learning how to become part of the group and connect with the people as well as the local ecosystem. The fisherwomen depend on the ecosystems to make their living and they play an important part in how they see their identity. Therefore, learning how to live within that ecosystem was crucial for understanding the fisherwomen’s context. Further, apprehending the community, their needs, and adjusting ways of interacting with them reduced the divide between the field partner as ‘outsider’ and the community. By January of 2020, the first savings club was founded by the field partner, as part of Rare’s actions in the region, in the village of Tamatateua with 18 fisherwomen. Eighteen months later, there are currently eight savings clubs (Table 1), bringing together 146 fisherwomen to save money, make plans, and talk about their personal and community finances.

Table 1 The savings clubs in Pará, Brazil, as of September 2021

Community/village	No. of participants	Foundation
Tamatateua	18	Jan 2020
Pesqueiro	30	Feb 2020
Caju-Una	26	Feb 2020
Tacuandea	17	Feb 2020
Bairro Novo	23	Sep 2020
America	14	Jan 2021
Barra Velha	13	May 2021
Palatino	5	June 2021

to both the descriptive and the evaluative parts of our work. Another dimension to our methodological approach was to explore complex theory anchored in critical realism. This is because understanding how to best analyse and evaluate the outcomes of the financial literacy programme falls within the three fundamental components of social life as established by critical realism theory: structure, agency, and culture (Archer, 2007; Bhaskar, 1978). Adding this extra layer offers the potential for a robust support in the analysis of causal mechanisms. Causality is an inherent component of the evaluative portion of our research, the aim of which is to explore links between the financial literacy education programme and its outcomes in the fisherwomen.

Each savings group receives a strong metal box with a kit inside (Figure 1). The box has three different padlocks with individual keys, and three members from the group are assigned as keyholders. Inside the box are two money bags, corresponding to the personal savings and the group’s social fund. For every meeting, each participant saves money for both their own benefit and the group which is then placed in the respective money bags. For personal savings, participants agree on a minimum amount to determine the value of one share. During every meeting, each member must contribute at least one and at maximum five shares to their personal savings fund. Participants contribute a different number of shares in every meeting. For the group’s social fund, every participant contributes the same amount in every

Figure 1 Items that compose the savings club kit



Figure 2 Diagram of the seating arrangement for every savings club meeting



Note: Image usage granted by Rare-Brazil, taken from the 2018 manual.

Figure 3 A savings club meeting held in 2020 in one of the communities of fisherwomen on the Amazonian coast



Note: Image usage granted by Rare-Brazil.

meeting, and this money can only be used when agreed upon by all members of the group. The purpose of the social fund is to provide relief for members experiencing emergencies. The set-up of meetings requires that eight roles are assigned—five in the management committee and three keyholders—and that the members all face each other (Figures 2 and 3).

Method

Consent was given by all interview partners, as well as by the NGO-Rare Brazil, based on detailed research information which was shared in writing and verbally. For the fisherwomen, verbal communication has a significant weight and was requested in addition to the written informed consent. This study followed the British Educational Research Association Guidelines (BERA, 2018) and received ethics clearance by the Faculty of Education Research Ethics Committee of the University of Cambridge.

Using a multi-method approach, our data collection was based on three tools:

1. an autoethnographic journal by the field partner, developed in the 18 months that they lived in the fisherwomen communities;
2. interviews with the field partner and three fisherwomen;
3. content analysis of Rare’s official documents.

For the autoethnography analysis, we referred to Adams et al. (2015), recognising how personal experience influences the research process, as well as describing and analysing personal experiences in order to study a wider context. The outcomes of the autoethnography journal’s analysis also guided us in determining the recruitment of interview partners and themes for the interviews.

To develop the interview schedule and language register, we relied on Kvale and Brinkmann (2009) as well as other additional perspectives in the relevant literature

(Robson, 2011; Wilson & Fox, 2009; Wragg, 2002). Interviews were carried out in Portuguese; both authors worked collaboratively in transcribing and translating to English. The English transcription was transferred to a table in which the utterance number, speaker, and exact words were placed. Codes were then generated by attaching labels to segments. The assignment of codes followed an inductive route in the sense that no prior framework of codes had been established. We used Clarke and Braun’s (2017) approach to placing codes and themes hierarchically. To process the data, we based ourselves on the three-stages process suggested in King et al. (2019), stage one being the descriptive coding, stage two the interpretive coding, and stage three defining overarching themes. For Rare’s Savings Club Manual (Rare, 2018), we used a content analysis approach that includes the purpose of the document as well as the institutional, social, and cultural context (Robson, 2011).

Preliminary results and analysis

We determined the establishment of the savings club meetings as the starting point of the individual and group changes that may have been generated by the programme. In this article, we share our initial thoughts regarding the outcomes of the programme using the structure of the meetings as a first frame of reference for analysis. Our wider research considering the full impact of financial literacy education programmes is ongoing and will be reported in due course.

Two main strands of outcomes emerged from our initial data analysis: intended and unintended ones. The intended outcomes were determined by our content analysis of the Rare (2018) official document as well as through interviews with the field partner. Unintended outcomes were revealed through our analysis of the evidence from the autoethnographic journal and interviews and make up the focus of our analysis. The structural components of the meetings were broken down to allow us to begin tracking the outcomes of the programme. Table 2 below outlines the relation

Table 2 Elements of the structure of the meeting and intended outcomes of the programme

Structural element of the meetings	Intended outcomes inferred from our data
Regulations proposed, negotiated, and written by the group of women, collectively	Agency, planning, trust, ownership
Management committee election and assignment of keyholders	Leadership, autonomy, self-management
Contributions to the social fund	Collective identity, shared accountability
Contributions to the personal savings fund	Long-term and short-term planning, agency, personal accountability
Regular meetings	Group identity, shared identity, interpersonal communication, logistic enabler for planned actions
Record-keeping: minutes and ledgers	Commitment, organisation
Moneybox only open during meetings	Shared trust, shared ownership

between the structural elements of the meetings and the themes that emerged from the content analysis of the Rare 2018 manual for savings clubs.

In addition to these intended outcomes, we identified five themes of unintended outcomes: structured dialogue; understanding, trust, and purpose as foundations of dialogue; oracy; transformative emancipation; and occupying spaces, self and group identity.

Theme 1: Structured dialogue

Reflecting on our data in conjunction with research on the significance of dialogue in bridging and linking social capital in schools (Swaffield & Dempster, 2009) made us aware that such outcome is also at play in the education programme offered to the fisherwomen. Watkins (2005) positions dialogue within social-constructivist frameworks to enable the building of community knowledge and suggests that disciplined discourse is at the heart of learning communities. We believe that the structure of the savings club meeting reframes dialogue for the women in the community by enabling two shifts in the role of dialogue: first from 'idle chatter' to 'disciplined dialogue' and then from 'disciplined dialogue' to a new domain of self and group identity. The interview excerpt below exemplifies how this theme was present in our data:

The women embraced the idea of roles for the meetings much better than I expected. It's as if by being given a clear job description for each role made the experience serious to them...they told me that meeting up like that was serious and different from anything they are used to. They used the term 'professional' and explained to me that they had to focus their talk and that this was new to them.

(field partner)

Theme 2: Understanding, trust, and purpose as foundations of dialogue

When analysing the principle of dialogue in the Leadership for Learning framework, Swaffield and Dempster (2009, p. 109) point out that when a structure is purposefully set in place to allow for dialogue to bridge social capital, all involved are afforded an equal opportunity to engage in 'disciplined dialogue'. Reflecting on our context with the fisherwomen in the Amazonian communities, we found the authors' position that "the creation of this kind of dialogue should be deliberate, planned, and central to professional conversations as [...] that is not in any way possible through happenstance" (p. 109) particularly relevant. The authors warn that good scaffolding alone does not suffice and that dialogue rests on foundations of understanding, trust, and purpose. A parallel that can be drawn between our project and that of the Leadership

for Learning framework (MacBeath & Dempster, 2009; MacBeath et al., 2018) is how multilingualism can be an enabler rather than a hindrance. In our case, what we call 'multilingualism' was a different linguistic culture within the same language rather than different languages. In other words, not having a fisher linguistic or cultural background, nor a background from that part of Brazil, the field partner was operating in different forms of the Portuguese language than they were used to. This deeply impacted the field partner and the women, who taught him how to communicate in their regional/cultural dialect, and resulted in the field partner's shift from one register of Portuguese into another:

During my first six months there I was sometimes very confused about some of the conversations... they use regional idioms that were alien to me. I used to take notes of them in my journal, as if learning a new language.

(field partner)

The way he behaves and talks is very good...even though he is a man, and not from here. I tell him that he speaks our language.

(fisherwoman 3)

The autoethnographic journal shed light on how finding a new voice—one that was closer to that of the fisherwomen—not only expanded the field partner's understanding of and within the group of women, but also the trust between the women and the field researcher, and possibly that between the women and a man. The role the women played in supporting the field partner's learning of a new register facilitated understanding, as well as the establishment of trust and alignment of purpose in their interaction in the education programme. Consolidating these foundations for dialogue was an outcome not intended by the programme but which, nonetheless, emerged from the interactions.

Theme 3: Oracy

Our preliminary data analysis indicates that the structure of the meetings not only opened opportunities for disciplined dialogue but also ones for exploring adult oracy, which has the potential to reframe the sense of self in the transformative journey of the fisherwomen within their community. Indeed, looking at the origins of research and practice into oracy, Wilkinson (1965) highlights that oracy is a condition of learning. This implies that accountable talk and 'interthinking' (Mercer, 2000) stand out as effective patterns of learning through dialogue. More recently, however, Alexander (2020) cautioned against treating oracy as a pedagogical approach because of its implications for education policies and identity building. The author

emphasises that the way in which oracy is perceived in education programmes has lasting ramifications. They point out that keeping oracy in the scope of pedagogy—and not as part of curricula—essentially holds education as a process of transmitting knowledge from expert to learner. Therefore, the thoughts and words of learners are of little consequence. Alexander (2020) illustrates their point with an example that resonated with the context of our own research:

In 2019, this view surfaced with a vengeance when 16-year-old Greta Thunberg inspired school students worldwide to strike against the climate crisis and dared to speak knowledgeably about climate science. Many political and media commentators flatly refused to accept that people of her age, being still at school and not yet replete with the required information, could or indeed had a right to know what they were talking about. The fact that Greta Thunberg was female may have had something to do with it too. (p. 29)

Our findings (Table 2) show that the financial literacy education programme offered to the fisherwomen in the Amazonian coastal region did not originally contemplate the development of oracy as an intended outcome. Our data, however, implies that intentionally incorporating oracy in the dynamic of the dialogues during the meetings was reported in many of the autoethnography journal entries and in the interviews and seemed to have enabled the transformative journey of the fisherwomen's ownership and agency:

Some of the women in the group are really surprising us! They didn't used to share their opinion, they just didn't talk during meetings at all. Nowadays they are the first ones to start talking, and even open the meetings, taking initiative in the flow of the meeting. This is super nice to witness.

(fisherwoman 3)

The savings club meetings make us think about our individual project and think about a project for the community. We have to talk and decide. I mean, together...talk to each other about our own projects and the projects we want for the community. At first it was hard, now it just flows.

(fisherwoman 1)

Dialogue that emerges from the communities and grassroots initiatives, such as the savings clubs in the Amazonian fisherwomen communities, allows for a critical appraisal of one's own reality and a sense of self embedded in that reality. This critical appraisal must be anchored in the community's values and conceptions of the world to enable the transformative journey in Freire's theory (Cabral, 2005).

Theme 4: Transformative emancipation and occupying spaces

Developing agency and leadership skills were part of the intended outcomes and tied to specific structural elements of the savings club meetings (Table 2). However, the impact of those skills in the women's self and group identity was not expected. In supporting a shift of the concept of leadership from a 'role' to an 'activity' (MacBeath et al., 2018; Swaffield & Dempster, 2009), the education programme influenced the agency, and thus, the self-perception of the fisherwomen. Seeing themselves in a new light in the context of the savings club implies the potential of the fisherwomen also being perceived as such within their wider community. This is a crucial shift for transformative emancipation, enabling the fisherwomen to occupy spaces in society that had been closed to them prior.

This savings club group was great for us because we were all dependent on our husbands. Now we are independent. Now in our group we have planning, we know what we want. This taught us to value our own money, our work, I mean, the work and money of a woman. We need that so much, many women have no idea that life can be different. They just stay at home, with their misogynistic husbands. This group that the 'field partner' brought here changed that for us.

(fisherwoman 2)

My grandson who is 15 had needed a computer so he asked me if he could join our club. We decided to include him, even though he is a boy, and he worked the whole year and went to all our meetings and saved his money. At the end of the saving cycle, he got his money out of the box. He was so happy, he had never held his own money. And he had come to me to help him in this.

(fisherwoman 2)

During my talks with them I talked about bookkeeping for their fishing, I mean, how much you spend and how much you make, and this idea of incorporating into your records the investment in equipment and fuel...and that you have to discount that from the money that comes in. I also talked to them about family bookkeeping, but this was a more delicate talk because you need total transparency between husband and wife for the sums to add up.

(field partner)

Myself and most of the women from the fishing communities...well, this thing of depending on a husband is not good. Sometimes it's very hard.

(fisherwoman 1)

Our preliminary data indicate that the specific structure of the education programme used differs significantly from other approaches to third sector management in the importance given to dialogue, oracy, and leadership as an action.

Theme 5: Self and group identity

Further, our findings suggest that the meetings served as a conduit for dialogue which affected the lives of the women; the reach of the meetings was far wider than foreseen. The savings club meetings, with its protocol of roles and agenda, gave the women a structured and safe place detached from their everyday lives. This structure enabled genuine conversations and interactions to take place. The conversations brought about topics that had been previously absent. The data that emerged from the interviews implies these conversations might have become the most important aspect of the experience for many of the women. In that sense, the narratives and dialogues have served as a platform for the co-construction of a sense of identity:

A moment that was very important for me was when one of the women in the group announced she wouldn't be able to be part of the meetings anymore because her son was very sick, and she wouldn't be able to make her savings contribution...she would have to spend her money travelling to get help for her son. The women in the group said that they needed her to keep attending the meetings, even if she was not going to contribute to the savings fund. So, I mean, this was going against the rules they had written themselves. The group was established for the purpose of contributing to the fund and so the rule that the women had set for themselves was that if you don't contribute financially, you can't come to the meetings. But here they were giving me an indication that the purpose of the group had shifted...their relationship had become more important than the money saved. The women said that if that person stopped going, others wouldn't go either. The unity of the group became more important for the existence of the club than the amount of money saved.

(field partner)

I had a dream of having a sewing machine. This dream became reality. I'm going to be able to make things for myself and for my family. And I also found out about the dreams of other women, I was surprised. For example, one of them always wanted to have a bicycle. Another one had a dream of buying an engine for the boat she used for fishing with her husband, they have a traditional canoe...she will be able to buy an engine. Not him, she will. Finding out

these things about the other women is really nice. I mean, we have always lived in the same community, and we didn't know each other as well as we do now. I didn't know any of these dreams. We know each other's dreams and we understand our own dreams better. The savings club made us stronger in our journey through life together, as neighbours, as collaborative.

(fisherwomen 3)

Urquhart and Acott (2013; 2014), in their studies of Cornish and Kentish fishing communities, remind us that fishing is a way of life and not just a means of earning a living. They conclude that "a sense of place in fishing communities is a shared narrative and is important for social cohesion and cultural identity" (2014, p. 15). The authors show that "the act of fishing is intimately tied, through processes of identity creation and place-making, to the co-construction of sense of place in selected coastal communities" (p. 15). Our findings, however, suggest an expansion of what Urquhart and Acott see as the source of subjective meanings and perceptions of group identity, namely that the fishing activity is not the only source of subjective meanings and perceptions of sense of identity. They indicate that the dialogues that have emerged whilst attending the meetings for the savings clubs became a powerful source of co-construction of place-making and group identity for the fisherwomen in Pará.

Discussion

The implications for the women that took part in the programme are profound. Carmo et al. (2016) point out that the ecofeminist communities in Brazil, such as the fisherwomen in the Amazonian coast that were part of the financial literacy programme being analysed here, are still placed in patriarchal dominating structures explored in works of Weber (1959) and Bourdieu (1979). Carmo et al. (2016) explain that in such contexts, men are defined as the legitimate providers and women occupy a restricted space, deemed secondary. In that sense, our preliminary data suggest that the concept of 'good fisher', as defined by Gustavsson and Riley (2018), seems to be present in the communities of fisherwomen of the Amazonian coast. What emerged from our analysis of the interviews was an indication that the women have seen an opportunity to experience a form of capital accumulation different from that of the men in their community in the savings club. We believe that this indicates that there has been a shift in the sense of belonging of the fisherwomen. As mentioned previously in this article, exploring this shift can help to better understand whether the education programme had an impact on self and group identities (Gustavsson, 2021).

A possible approach is using Cremin's (2015) peace

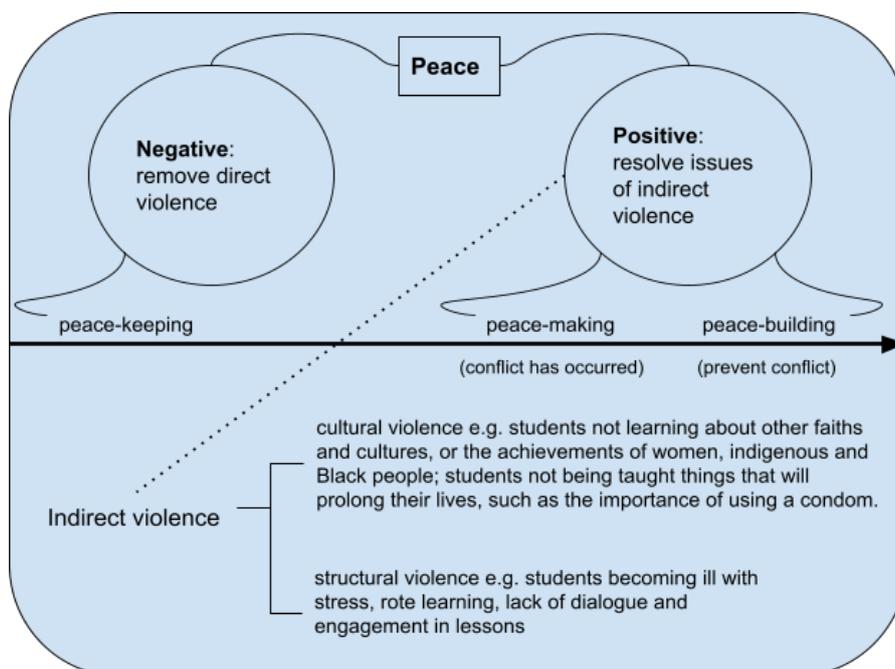
continuum as the entry point for analysis. Drawing from Galtung’s (1969) theory of structural and cultural violence and Bourdieu’s (2002) theory of symbolic violence, Cremin (2015) proposes a reflection on positionality within a peace continuum (Figure 4). We believe that this reflection is intimately tied to the context of our research. Our preliminary findings suggest that our work will be enriched by adding to Cremin’s peace continuum a feminist research approach to investigate how the dialogues and narratives of the fisherwomen in Pará may influence their sense of belonging.

a woman produces is locked to her role as ‘domestic’ (Ettinger et al., 2015; Maneschky et al., 2013).

Conclusion

The financial literacy education programme offered to the fisherwomen on the Amazonian coast of Pará had two strands of outcomes: intended and unintended. As part of the operationalisation of the evaluation of the programme, we propose grouping the unintended outcomes into five themes: structured dialogue, foundations of dialogue, oracy, transformative emancipation, and self and group identity. Through

Figure 4 Our interpretation of the negative and positive peace continuum based on Cremin (2015)



Carmo et al. (2016) point out that whilst there is evidence indicating a shift in the gender roles within fishing communities in Brazil, in great part due to public policies of former governments (Grisa & Schneider, 2015), for isolated communities, such as is the case of the communities involved in the education programme being analysed here, this male-dominated structure is still deeply entrenched. The limited spaces occupied by the fisherwomen on the Amazonian coast is exacerbated by the fact that their incredibly rich abilities are perceived as an extension of a domestic role. These abilities, which are grounded in ancient cultural heritage, involve sustainably exploring the Amazonian natural resources for both subsistence and small-scale commercial practices. The Amazonian women are considered hunter-gatherers and artisans of the mangrove, tropical rainforest, and cerrado. In other words, women’s productivity occupies a disenfranchised place in society, deemed secondary because whatever

these five themes, we identified that the education programme influenced the fisherwomen’s shift of self and group identity. Our data also implies that the dialogic interactions amongst the fisherwomen in the education programme paved the way for them to consider their own capital accumulation strategies. In that sense, another result from the financial literacy education programme was the possibility of breaking free from a form of cultural violence that typically applies male-dominated capital accumulation strategies as established by the ‘good fisher’ concept. Our perspective is that the financial literacy education programme offers a venue for dialogue and social interaction that enable learning and change (Dewey, 1930). This praxis is at the heart of the transformative journey (Freire, 2001) taking place. We believe that our preliminary results indicate that the education programme offered is playing a role in enabling these fisherwomen to claim and occupy spaces in Brazilian

society that had previously been denied to them. The next steps for our research will include, among other things, identifying and further investigating the nature of those spaces. Our process and outcome evaluation tool has led us to believe that those may include a space from grey to mainstream economy, a space within their communities, a space in the Amazonian ecosystem, and a gender space.

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