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APOENA MOTIRÕ PLATFORM

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Abstract: This manuscript aims to present a critical description of the Apoena Motirô extension project. The project aimed to develop a platform for interaction and dissemination of financial knowledge, solidarity economy and conscious consumption aimed at young people from communities on the coast of Paraná in order to stimulate their emancipation through principles that value social and economic development. unfocused. In the theoretical field of literacy or financial literacy, the project was limited to financial knowledge. The platform was supported on the social network Instagram®, which met the requirements of accepting different types of materials and being widely used by the project's target audience. The base set of materials developed by financial administration students to disseminate financial knowledge was adequate in content and form with visual quality. It is considered that the project was efficient, as the platform was created and content was published, and it was not effective, as it did not reach the expected audience.

Keywords: financial literacy. Financial knowledge. Youth. Extension project. Instagram.

INTRODUCTION

Different changes, both in labor and social security legislation and in the job market, affect the worker's current daily life and their future condition. In this context of changes, a significant portion of salaried workers, who were assisted by social security, start to work as entrepreneurs with precarious capital, such as outsourced workers, app drivers, among other forms, with an increase in the cost of living at a disadvantage to the increase in income., which in addition to maintaining daily life, food, housing, education, clothing and well-being, have to pay for obtaining and maintaining the means of production.

Furthermore, the reduction in the useful life of products and the reduction in production costs associated with various consumption incentives lead to a consumerist, indebted and defaulting population.

This set of things makes ordinary, working citizens more fragile in the face of the instability and uncertainty of the global economic environment, that is, financial vulnerability. Extreme events, such as wars, pandemics and climate catastrophes weaken the sources of income, food, access to healthcare and housing for those furthest from the financial and job markets. If, on the one hand, the State can play the role of guaranteeing equity, on the other, part of society calls for state sustainability, a minimum State, privatization of pensions, health and education. In the midst of this dispute, ideas, initiatives and actions emerge that seek to understand how workers are perceiving these discussions and changes arising from this political agenda and preparing themselves for the future, especially for when the time comes that disables work and income.

Discussions about the financial literacy of populations and their ability to understand reality in the face of the increasing complexity of economic and financial relations have gained volume since the 1990s. They are present both in academic circles, as well as in political circles, in the private sector and in multilateral organizations, such as the United Nations. As the 21st century progresses, the urgency to prepare populations economically and financially to understand the economy and financial system emerges, as part of the blame for the 2008 financial crisis is attributed to a highly indebted population.

Driven by entities in the Brazilian financial system, the federal government instituted a policy called the National Financial Education Strategy in 2010, with the aim of strengthening actions that would help the population make

more autonomous and conscious financial decisions and, therefore, citizenship.

In the subsequent period, investigations into the levels of financial knowledge, attitudes and financial behaviors of the population in Brazil increased. Among them are research carried out among university students that have revealed unsatisfactory levels of financial literacy, Potrich et al (2013, 2015), Maluf et al (2021), even though there is greater access to education, especially higher education. This manuscript aims to present a report on the extension experience of the Plataforma Apoena Motirõ project. The extension project, in turn, aimed to develop a platform for interaction and dissemination of financial knowledge, solidarity economy and conscious consumption aimed at young people from communities on the coast of Paraná in order to stimulate their emancipation through principles that value deconcentrated social and economic development, and the platform development process was a teaching-learning instrument for university students studying financial management in the administration course.

FINANCIAL LITERACY

Governments and institutions have dedicated resources both in an attempt to understand the level of knowledge and financial skills of the working class to undertake present changes, plan and organize their future in advance, investigating financial literacy, and in an attempt to significantly expand actions in financial education. after the turn of the 21st century. As can be seen by the Organization for Economic Co-operation and Development (OECD) 2005 Recommendation on Principles of Financial Education and the OECD/INFE Toolkit for Measuring Financial Literacy and Financial Inclusion launched in 2009 and implemented in 2010, an OECD initiative for standardization and sharing of

research in different countries.

The international debate on combating poverty and sustainable development culminates in the United Nations Millennium Declaration at the Millennium Summit in 2000, which presents the 8 Millennium Development Goals (MDGs). In 2016, the 17 Sustainable Development Goals (SDGs) to be achieved by 2030 came into force and implicit in the objectives are issues related to financial education. The implementation of the National Financial Education Strategy (ENEF) in 2010 in Brazil is based on the SDGs and promotes academic production. ENEF seeks to promote financial and social security education and contribute to strengthening citizenship, the efficiency of the national financial system and conscious decision-making by consumers (BRASIL, 2011). In a quick search on Google Scholar®, Brazil, for the keyword “financial education” it was observed that: for the period from 1990 to 2000, 16 publications were identified, between 2001 and 2005 there were 73, from 2006 to 2010 there were 478, from 2011 to 2015 there are 2560, from 2016 to 2020 there are 6370 and for the year 2021 (until 23 November 2021) there are already 1,080 results. The increase in publications, although late, is in line with the movement in other countries, where the movement began in the mid-1990s.

However, after two decades of efforts in the field of financial literacy, consensus has not yet been established regarding the field, in particular, to define and measure literacy or financial literacy, as pointed out by Potrich et al (2013), Potrich et al (2015), Silva et al (2017). The OECD/INFE Toolkit is based on the understanding that literacy or financial literacy is the confluence of awareness, knowledge, skill, attitude and behavior necessary for adequate financial decision-making that allows individual financial well-being to be achieved (OECD,

2013) and, therefore, understood as a broader concept than financial education. Financial education concerns financial knowledge and skills related to it, for example, knowing the concept of compound interest (knowledge) and knowing how to calculate compound interest (skill).

Thus, financial literacy can be understood by four dimensions that are related to an individual's decision-making process, the dimension of what the subject knows about finance and economics, the dimension of what the subject establishes as an attitude, which he expresses as understanding, the dimension of your capabilities in dealing with – skills, the dimension of daily financial behavior, your actions, and, the dimension of your state of financial awareness, perception of alignment or misalignment between knowledge, attitude and behavior. These dimensions can be learned from the writings of OECD, 2013, Potrich et al 2013, 2015, Silva et al, 2017, and Maluf et al 2021, as well as the authors point to conceptual divergences and methodological difficulties in implementing methods for measuring levels of knowledge, attitude, behavior, financial awareness and factors that can predict low or high levels. The Organization for Economic Co-operation and Development (OECD) developed a methodology that has been widely used, mainly to enable comparisons between populations.

But, regardless of the efforts related to the theoretical field in measuring the financial literacy of individuals, this project, in addition, when working on financial literacy, developed activities in the dimension of financial knowledge, through a platform, website, which sought to expand access to knowledge and at the same time sought to expand the knowledge of the people who developed the content that was posted on the platform.

PROCEDURE AND METHODS

The Plataforma Apoena Motirõ extension project is understood as a case study, as it seeks to describe the extension experience, its actions and the results obtained, in the sense of an in-depth analysis of the project exposing different ways of looking at the object, with the presentation of qualitative and quantitative, primary data. The project is part of the State policy: National Strategy for Financial, Security, Social Security and Tax Education in Brazil, created by Federal Decree 7397/2010 and renewed by Federal Decree 10393/2020, “which aims to contribute to the strengthening of citizenship by providing and support actions that help the population to make more autonomous and conscious financial decisions”. This strategy is linked transversally to the following federal government bodies: Central Bank of Brazil; Securities and Exchange Commission; Private Insurance; National Treasury Secretariat of the Special Finance Secretariat of the Ministry of Economy; Social Security Secretariat of the Special Social Security and Labor Secretariat of the Ministry of Economy; National Superintendency of Supplementary Pensions; National Consumer Secretariat of the Ministry of Justice and Public Security and Ministry of Education.

The project took place in three phases. The first phase took place from April to December 2021, with the goal of organizing students of the Financial and Budgetary Administration (AFO) course, Administration course at “Universidade Estadual do Paraná” (UNESPAR) Paranaguá campus into groups. The groups chose: (a) theme – (1) solidarity economy, (2) sustainability, (3) personal finances; (b) type of material to be produced – (1) digital storybook, (2) digital activity book, (3) video, (4) board game; (c) target audience – within the age range between 10 and 18 years old. Groups must prioritize increasing

financial decision-making capabilities. AFO students studied in depth the concepts of the topic chosen by the group, the type of material for disseminating knowledge and the language appropriate to the age group. Furthermore, transversality with the curricular tracks of primary and secondary education was encouraged, for example production of mathematics activities that involved daily personal finances, such as planners, or textual production activities that involved reading texts, solidarity economy or consumption conscious.

The second phase of the project aimed to select a digital platform or social network that would enable the sharing of materials produced in the first phase and provide broad access for young people in primary and secondary education. The third phase aimed to adapt the materials produced, books, games and videos on interest rates, concepts and practical applications, to the platform; solidarity economy and conscious consumption and promote actions to disseminate the platform.

In the process of executing the project, the social network Instagram® was chosen among several means of sharing content. This stage included a scholarship holder from the Institutional Program to Support Social Inclusion. To define Instagram®, the different possibilities available were identified with the following characteristics: (1) acceptance of uploading text, links, documents, images and videos, (2) easy interactivity; (3) low implementation and maintenance costs; (4) good acceptance among young audiences. Afterwards, a test was carried out and the scholarship holder began learning about assembly and interactivity. On November 19, 2021, the Apoena Motirõ platform was launched.

Apoena Motirõ was designed to be a platform for disseminating knowledge, and it is important to delimit the content within

the scope of Financial Education. The criteria established for the selection of content for emancipatory training and aligned with the Sustainable Development Goals (SDGs), especially SDGs 4, 8 and 10 and with a view to the Brazilian goal 10.2 of up to 2030, empower and promote social and economic inclusion and politics of everyone, regardless of age, gender, disability, race, ethnicity, origin, religion, economic or other condition in line with the National Financial Education Strategy created by Federal Decree 7397/2010. UN Brazil (2020) explains:

SDG 4 - Ensure inclusive, equitable and quality education, and promote lifelong learning opportunities for all;

SDG 8. - Promote sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all, and

SDG 10 - Reduce inequality within and between countries.

The definition of platform identity design and implementation, a logo and an aesthetic standard for the organization of the platform and content were observed. Based on the pre-defined content and design, the scholarship holder adapted the work and materials produced by the financial and budget administration class. After implementing the platform, it would be fed from the interaction with its users, thus, the scholarship holder must systematically think about the content, the design and the stimulation of user interaction and the production of new content. The project's target audience was young people between 10 and 25 years old, focusing on primary and secondary school students and university students on the coast of Paraná, learning through interaction on social networks and learning through doing.

The project was justified by the sociodemographic characteristics of the

geographic region. The coast of Paraná is the geographic space made up of 7 municipalities, with a population of 265,392 individuals, average GDP per capita of R\$ 50,119 and average per capita income of R\$ 644.47 (range of R\$ 494.67), according to the from IBGE in 2020. It presents a situation of significant social inequality (Gini Index of per capita household income - 0.528) and educational indicators below the national average (IDEB fundamental initial years BR - 5.9, coastal 5.7; final years BR - 4.9, coastal - 4.7; BR high school - 4.2, coastal - 4.1) (IPARDE, 2020). Furthermore, the transformations that occurred in the school space resulting from remote teaching, in the forms of interaction and communication due to social isolation during the pandemic period, made it necessary to discuss and develop new forms of interaction with young people and to encourage participation in school activities and with their communities.

RESULTS AND DISCUSSIONS

The dissemination of financial knowledge focusing on young people from the coast of Paraná. In its first phase, content was produced by young people and aimed at young people, that is, prioritizing effectiveness through language. Initially, it was expected that 54 contents on interest, inflation, solidarity

economy, financial planning and conscious consumption would be produced and disseminated within a period of one year, and that these contents would be identifiable with the daily lives of coastal communities. So that they could be published on the Apoena Motirõ Platform and used by teachers and students in primary and secondary education, through games and activity books. The student groups produced 52 materials.

In the second phase, a profile was created on the Instagram® platform with the name Apoena Motirõ. Apoena Motirõ is the combination of two concepts from the Guarani language that were the expression Community of people who see far. The profile presents its objectives and was managed by the scholarship holder until the project was in effect. To encourage access to the profile, it was publicized in two ways: (1) through open groups on the coast of Paraná on Facebook, such as Instituto Estadual de Educação Paranaguá; and, (2) via email from State Schools, in addition to the dissemination promoted by the social network Instagram® itself.

The university students produced 52 teaching materials, including videos, books and games, of which only 15 were published and promoted through the platform and obtained 58 followers. Below are some images of the Apoena Motirõ Platform.



Illustration 1: Apoena Motirõ Platform
Source: @apoenamotiro Instagram®

About the formats and content published in Apoena Motirô: (i) 5 video classes on basic concepts of solidarity economy; concept and application of compound interest; principles of personal financial planning; investment principles; (ii) 3 activity books that covered the concept and application of compound interest, personal financial planning principles, investment principles; (iii) 1 board game with application of investment principles; (iv) 5 lesson plan proposals for elementary and secondary education; and (v) 1 lecture on the theme of Solidarity Economy. The expected technical production of a digital platform for financial content was implemented, and this article presents a report on the extension experience.

There were limitations in execution, which distanced the expected results from those obtained. One of them is that the platform for disseminating the materials was defined after the construction of the materials, making it impossible to make many of them available as it was not possible to adapt. When designing the project, the ideal platform was Blogger®, however, with the scholarship holder's input, it was considered that Instagram® was a more suitable platform for the age group. The learning cost of adapting materials that had already been produced for one language to the Instagram language was very high. A lot of work time was consumed by both advisor and fellow in this process. Accentuating the emotional exhaustion of the scholarship holder, who was already experiencing family problems in addition to isolation restrictions during the covid19 pandemic.

The Instagram® platform was designed to be an image, photo and video sharing network, which allows filters. In its beginnings, it was widely used by visual artists, professionals and amateurs. Over time, it became a marketing tool for selling products and brands and generated a legion of digital influencers.

From this combination of art, sales and beauty, the expression Instagrammable emerged. Instagrammable, a neologism, can be understood as the production of photographable and publishable content, but more recently, it has come to be understood as an effort to appear perfect. This network has a great engagement of young people in the project's target age group, however, the objectives were dissonant, while we tried to produce knowledge pills, young people looked for superficiality, speed and beauty. This demonstrates a failure in the execution of the project.

FINAL CONSIDERATIONS

A set of social transformations and uncertainties in the economic environment make the financial condition of workers increasingly fragile throughout their lives, especially in old age. The project aimed to develop a platform for interaction and dissemination of financial knowledge, solidarity economy and conscious consumption aimed at young people from communities on the coast of Paraná in order to stimulate their emancipation through principles that value social and economic development. unfocused. In the theoretical field of literacy or financial literacy, the project was limited to financial knowledge. There is a certain consensus among scholars that financial literacy is the confluence between the awareness, knowledge, skill, attitude and behavior necessary to make financial decisions to achieve individual financial well-being.

The choice of the social network Instagram that met the requirements of accepting different types of materials and being widely used by the project's target audience, however, over time it was realized that the provision of financial knowledge is not Instagrammable, so there was the need to rethink the adequacy of the medium, language and aesthetics. I note

that the project has produced a set of quality products for the dissemination of financial knowledge.

Furthermore, the implementation of the project had a setback in the frequency of posts on the Apoena Motirõ platform, which was expected to be posted weekly, but the time taken to adapt the videos, texts and banners to

Instagram's usual language format was longer than planned. Thus, the project was efficient, as the platform was created and content was published, and it was not effective, as it did not reach the expected audience. Next steps, persist in adapting the material created by students, improve the dissemination of the Apoena Motirõ Platform.

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