

Rekivwun

– Mutual Support –

IMPACT EVALUATION REPORT

Mutual Support Group 2014-2018

Villarrica, Chile

June 2020



MAPLE Microdesarrollo

Lafkenche Territory



“If we have arrived at a time to reflect on the Mutual Support, we shall go back to when this nütram, this conversation, began, even before we had met you! I remember that it was around the year 2011 or 2012, when a letter arrived which we analyzed in the trawun, to afterwards give our answer, as an assembly, on whether we supported that this organization could come here, with you, at that time.

So as this settles even more, one looks back and sees how quickly time passes. So, looking back in 2012, I believe that as a Lof we would have never been able to obtain this particular image of our people’s action in the community.

That is what living in Lof, living in community is, what this is all about. Everything has to revolve holistically. It all intersects. It is not biased or fragmented. It may be fragmented, but at the same time, it makes a whole.”

Chief Jorge Calfuqueo
Reklvwun - Mutual Support Group Council
Lake Budi, August 2019

Rekvlwun

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ALISON GUZMAN (MA)
IGNACIO KRELL (MA)

Co-Directors of MAPLE Microdevelopment Chile

Villarrica, Chile

June 2020

TABLE OF CONTENTS

FOREWORD

8

ACKNOWLEDGEMENTS

13

INTRODUCTION

14

THE MUTUAL SUPPORT GROUP

18

**VALUE AND METHOD OF A
MULTIDIMENSIONAL IMPACT ASSESSMENT**

21

**IMPACTS ACCORDING TO COMMUNITY MEMBERS ON
ECONOMIC, SOCIAL, ENVIRONMENTAL AND CULTURAL
STRATEGIC DIRECTIONS**

28

ECONOMIC IMPACTS

31

SOCIAL IMPACTS

36

ENVIRONMENTAL IMPACTS

40

CULTURAL IMPACTS

46

CONCLUSION

49

ANNEX

52

BIBLIOGRAPHY

53

CREDITS

55

When Alison Guzman first called me in my office at the University of Oregon in 2010 from Trinidad and Tobago, she held an MA in Ethics, Peace, and Global Affairs from American University in Washington, D.C. and was working as an access-to-finance operations analyst for the World Bank International Finance Corporation in the Caribbean region. She said she wanted to get back to field work, to look at development from the ground up, literally through the eyes of land and its peoples. Having lived in many places and cultures in Africa and Latin America while growing up in an international development affiliated family of Tejano and Paraguayan descent, she was a global citizen at a young age but wanted to work with resilient peoples, locally, to address global issues.

When I first met Ignacio Krell in 2012, he was a graduate student of Environmental Studies at the University of Oregon who had already developed a long-standing relationship with Mapuche peoples in the Araucania region of Southern Chile through years of community engagement. He was writing his M.A. thesis on ways that communities such as Llaguepulli—our then future community partner, featured in this report—had established eco and ethno-tourism networks that participated in a global economy while also resisting the impacts of that same economy on their own lives and lands. As a Chilean environmental sociologist of Jewish heritage who had deep experience with Mapuche culture and ecological perspectives, he also, like Alison, was committed to working locally, across complex identities, in ways that might have global impact.

I introduce the Co-Directors of MAPLE Microdevelopment Chile this way to emphasize the complexities, even paradoxes, perhaps, that those who do this kind of work have learned to navigate. Can a change within a local community have global impact? Can a Mapuche tourism initiative exist as a critique of the same economy within which it works? Can indigenous peoples who desire autonomy work with non-indigenous partners, or does that compromise their autonomy? Is indigenous development a contradiction in terms?

In long reflections with Alison and Ignacio here in Eugene and with them and community members during my two trips to Chile, we have come to understand that, while general answers to such questions may not exist, indigenous and other resilient communities work with and through these complexities in their own specific ways, every day.

Let's start by recognizing that the primary distinction at the heart of development studies—the distinction between the developed and the less developed—simply reproduces the inequities and injustices many hope to eliminate. When people recognize that everyone in every community is always already highly developed in different ways, then new possibilities for respectful, intercultural, community-based practices of microdevelopment begin to arise. This changes the direction of development, which begins to move reciprocally and in many directions. The Mapuche-Lafkenche communities with whom we work are developing us, helping us to recognize that adding terms such as human



development or sustainable development to capital intensive, extractive, privatized, unregulated forms of economic development as usual, has not prevented that kind of development from killing the earth and its peoples.

Or, take the commonplace distinction between humans and nature, which gives rise to a notion that people can have dominion over nature without harming themselves. Are we all not part of the ecologies within which we live, and are local ecologies not always already connected across the earth? In the name the Mapuche-Lafkenche peoples give themselves, “mapu” means land, “lafken” means sea, and “che” means people. The Mapuche-Lafkenche bring the sea, land, and peoples together in their own being. The need for connection and balance among peoples and ecologies, rather than fragmentation and dominion, is there, within the language of Mapudungun.

Or take the distinction between traditional and the modern as applied to indigenous peoples who desire to live in accordance with traditional wisdom. Does being traditional require a rejection of all things modern, to stay in one place, to never change one's ways even to correct imbalances? Doesn't strong

traditional governance enable precisely the possibility of wise adjustments? Did indigenous peoples not already have their own vibrant economies, trade routes, and ceremonies with others in a truly global sense?

Or take the distinction between immediate exchange (barter, reciprocal giving, *trafkintu*) and mediated exchange (money)—and the suggestion that these cannot coexist, that any combination of monetary and non-monetary assets necessarily leads to the domination of people by tools indigenous communities are somehow not capable of managing themselves. The possibility for considering that saving money can be akin to saving seeds—to support conservation, is there.

From within this rich context in the Budi Basin of the Araucania Region of Southern Chile, the Lof Llaguepulli invited MAPLE Microdevelopment's team to become their allies. And, as our guiding principle, all partners understood that even the decision to invite or disinvite others as potential allies, had to be made through traditional governance processes which enable communities to retain their autonomy even in relation to their allies. And that, perhaps, makes the critical difference that enables this form of collaboration we call microdevelopment to move beyond the singular and harmful directionality of many macrodevelopment activities, and into the realm of respectful co-design of contextual solutions.

This kind of work also requires changing one's own governance structures. Thus, MAPLE invited Ruth Vargas-Forman and Jesús Sepúlveda to join our board of directors. Both are originally from Chile and members of our local community here in Eugene, Oregon, where MAPLE's headquarters are located. Ruth Vargas-Forman has a Ph.D. in Clinical Psychology and specializes in working with those who have suffered trauma from human rights violations, including forms of historical trauma. She recently published *Sueños de Justicia: Lonkos y Dirigentes Mapuche versus Chile en la Corte Interamericana* (Pewmas/Dreams of Justice: Chiefs and Mapuche leaders versus Chile in the Inter-American Court). Jesús Sepúlveda is a Chilean poet who teaches in the University of Oregon Department of Romance Languages and whose poetry has been published in over 20 countries and translated into 12 languages. He is also known worldwide for his influential green-anarchist manifesto *El jardín de las peculiaridades* (The Garden of Peculiarities) (2002). An organization cannot expect to change the direction of development and to ensure respect for the self-governance of the communities with whom and where it works, without changing itself.

So, what you will read in this impact evaluation report are the outcomes of a complex, intercultural process of deep, continuing collaboration—the work of the indigenous Mapuche-Lafkenche community of Lof Llaguepulli to co-design and establish, with Alison, Ignacio, and MAPLE Microdevelopment, the first-ever Mapuche owned financial institution guided by traditional authorities to strengthen Mapuche-Lafkenche values and aspirations for autonomy.

It is named, *Rekvlwun*, mutual support, by the community, in part to mark its existence as an alternative to commercial banking systems, which were never designed with the lives, lands, and values of indigenous peoples in mind. It embraces the Mapuche tradition of *trafkintu*, or reciprocal gifting ceremonies and includes non-monetary and monetary forms of savings, as described in this report through its founding members' testimonies of the changes brought about by *Rekvlwun* to their everyday lives.

We all have much to learn from each other if we can find ways to work across the real and imagined boundaries that keep us fragmented and scattered, disconnected parts of a larger whole. Thus, I end this foreword with part of the quote from Longko Jorge Calfuqueo with which this impact evaluation report, "*Rekvlwun*," begins:

"That is what living in Lof, living in community is, what this is all about. Everything has to revolve holistically. It all intersects. It is not biased or fragmented. It may be fragmented, but at the same time, it makes a whole."

Ronald Severson

Executive Director

Maple Microdevelopment

Oregon, June 2020



ACKNOWLEDGEMENTS

This report was made possible thanks to Dr. Ronald Severson, MAPLE's founder and executive director, who has also provided us valuable feedback throughout the years, as well as his ongoing trust and transparency, crucial to move forward with our work in the Araucanía region since its inception in 2012. We would also like to thank MAPLE Board members Dr. Ruth Vargas and Dr. Jesús Sepúlveda, also part of our dear Latin American community in Eugene, Oregon, who provided feedback on this document and have been from the beginning of this project, challenging, corroborating and advising us. We would like to thank David Bury and the rest of the Bay and Paul Foundations board directors and staff, for their ceaseless support and inspiration –for without your belief in us this project would not have been made possible– we are forever grateful. And finally, to Mario Fonseca and his family, based in Gorbea, La Araucanía, for their integral editorial and personal support throughout these years to be able to share our work in ever more relevant ways.

Our deepest gratitude goes to all interviewees and participants from the Mapuche Community of Llaguapulli. We would like to especially thank the Apoyo Mutuo - Mutual Support members, its management team and its Council of Mapuche Authorities, headed since 2013 by Longko Jorge Calfuqueo. Without theirs and other leaders and families from Lake Budi's trust, friendship, hospitality and expert input, this report –not to say these almost eight years of collaborative work and ever stronger partnership– would not have come to fruition. To all not mentioned for your contribution and interest, thank you. Muchas gracias. Chagueltu mai.

For their unconditional support and for understanding how much this project means to us, we would like to thank our loving families and parents Sergio and Mónica, Patricia and especially Tommy, who, if still here, would be proud of us.

And finally, thank you to all who are creating a new world by building new community economies that persist and create resilience in these challenging changing times for our planet.

Alison and Ignacio
Villarrica, June 2020

INTRODUCTION

The *Rekvlwun ka Kelluwun* or Grupo de Apoyo Mutuo (GAM), also referred as the **Mutual Support Group** – is a collaborative endeavour between MAPLE Microdevelopment and the Llaguepulli Community for the creation of a Mapuche community financial group¹ based on indigenous values and protocols. It was established in 2013 following a preparatory phase by the community-embedded team in dialogue with the broader Mapuche community.

As MAPLE Chile, we consider that this evaluation of the impacts generated after five years of operations and capacity building via this one-of-a-kind tool is an important step towards co-designing practical models to strengthen land-based indigenous economies, such as the Mapuche economy. Our approach involves using methods and tools for decolonizing the management of community assets towards values-based, holistic strengthening of monetary and non-monetary generative indigenous economies (First Nations Development Institute 2009).

MAPLE Chile is a branch of MAPLE Microdevelopment in La Araucania Region. Alison Guzman and Ignacio Krell co-direct the program, with the commitment to accompany Mapuche communities of Lake Budi on their path towards indigenous self-governance of their assets. MAPLE Chile also counts on collaborators in Mapuche communities and a group of individuals headquartered in Eugene, Oregon, including executive director Dr. Ronald Severson² (founder of MAPLE Microdevelopment), board member Dr. Ruth Vargas-Forman (since 2013), and board member Dr. Jesús Sepúlveda (since 2018). For a complete list of MAPLE Board members, please go to www.maplemicrodevelopment.org.

This project has been made possible thanks to funding support from The Bay and Paul Foun-

¹ For more information on community financial groups, see Bouman (1995).

² Dr. Severson has spearheaded collaborative design of community financial mechanisms. See “Linking Savings and Loan Associations to External Financing.” Microfinance Gateway, 2012.

dations, who have supported us since the very beginning in 2013, and the Keepers of the Earth Fund who have shown commitment to the vision the Mapuche communities have in developing tools for autonomous indigenous economies.

In September 2018, in light of closing this chapter and beginning our next stage of collaboration with Mapuche partners, the MAPLE Chile team embarked in a participatory process that resulted in this Impact Evaluation Report for the Mutual Support tool currently fully self-managed by the Llaguepulli Lof³. This document contains an assessment, mainly qualitative, of multidimensional impacts of the Mutual Support model after five years of operation, based on observations, testimonies and data gathered from participants in the field through interviews conducted between January and February of 2019, combined with our observations and data of the last five years. Our hope is that this Impact Evaluation will enable a more informed appreciation of the change brought about by the community-owned financial tool to one small Mapuche Lafkenche⁴ Lof, on the shores of Lake Budi.

We hope that this assessment, validated by a Council headed by the Longko (Traditional Authority)⁵ of Llaguepulli, will provide useful information for the next generation of Mutual Support leaders, as well as for those community leaders and allies considering the replication of the model in the Mapuche territory and beyond.

The Mutual Support Group, converted into a self-sufficient entity under community control, may also be a model to share with other communities, through dialogues under indigenous protocols, research, exchange, education and relationship building.

³ Mapuche concept to designate the community together with the space it inhabits with non-human beings.

⁴ Mapuche living by a lake or the sea.

⁵ A Council, composed of the Longko and key Mapuche authorities, was formed in the early stages of the project to provide guidance and oversee to MAPLE Chile and the local team.



Our Approach: Decolonization Methodologies in a Mapuche Context

Decolonization is a term generally used to refer to alternative approaches and designs that counter western-based models of systems, accountability, and management. In many contexts, decolonization serves as a useful paradigm shift to understand an alternative relationship between communities and their relationship with finances, organizational leadership, and economies (Gibson-Graham et al, 2013).

In the case of MAPLE Chile, we understand decolonization not only as a fundamental driving force in the methods and institutional tools being co-designed with Mapuche communities, as shown further in this report, but also, our relationship with our partners is a form of decolonization, in the sense that our work involves a redesign of western-indigenous collaboration, ensuring that tools and knowledge is strengthened and used to contribute towards empowering the community⁶.

Mapuche People: a Society in Decolonization

The Mapuche People, the original inhabitants of vast areas of the southern cone of South America, have been one of the most independent, adaptive and resilient Native Peoples. This allowed them to resist the Spaniards for more than three centuries (Boccaro, 2007). Finally invaded in a brutal manner by the modern armies of Chile and Argentina towards the end of the nineteenth century and stripped of 95% of their land in the following decades, they were able to recompose their culture and economies in the remaining territory (Bengoa, 2001).

The oral memory of the Lof (community) of Llaguepulli attests that, despite the dwindling of their resources and the increasing pressure on them that followed, the community ownership around Lake Budi has allowed them to recreate their Lof and their forms of relationship with the environment. But this process of re-organization was again interrupted in the 1970's, with the traumatic "counter-reform" of Pinochet, which

⁶ For more on decolonizing methodologies, see Linda Tuhiwai Smith, 2013.

sought the definitive extinction of the Mapuche communal property in southern Chile (Calbuco, 2011).

The last decades have been marked by privatization of natural resources and the subsidiary role of the state with respect to transnational corporate actors. The indigenist legislation in force since 1993 (Law 19.253⁷) and its mechanisms to "protect indigenous lands, ensure their proper exploitation and ecological balance and propend to their expansion (Article 1)" have proved insufficient to reverse a long century of colonialism, usurpation and depredation of land and its resources (ECLAC-Mapuche Territorial Alliance, 2012; Toledo, 2006). As confirmed by our field sources in the Lake Budi area since 2013, this in turn has affected the current generation as it results in:

- Dramatic changes in the livelihoods and land uses of its inhabitants;
- Poverty, decapitalization and strong emigration trends;
- Environmental deterioration and gradual loss of traditional ecological knowledge;
- Limited participation in political and financial decision making in their own ancestral territory, Araucanía or Wallmapu⁸.

Unequal Financial Access in Araucanía

In this history of internal colonialism towards the Mapuche People in Chile, finances, particularly formal and informal credit, have functioned not only as mechanisms of land plundering by invaders (Nahuelpán, 2012) but also as, in present times, an important factor of economic exclusion (Cerdeña, 2008).

The rural Mapuche, which today form about a quarter of the regional population, are mostly dedicated to sub-subsistence agriculture in tiny plots (on average 1 to 2 hectares in Llaguepulli) resulting from the subdivision of the "reductions" or reservations. Under Chilean Indigenous

⁷ Available at: <https://www.leychile.cl/Navegar?idNorma=30620>

⁸ "Araucanía", name inherited from the Spanish Conquest (XVII century); "Wallmapu", ancestral name of the Mapuche for their territory.

Law 19.253, these parcels are protected from being sold or placed for mortgage. And while this "protection" has meant a relative Mapuche retention of natural resources, compared to the time of the Pinochet dictatorship, it has also conveyed the almost complete exclusion of rural Mapuche from accessing formal financial services.

On the other hand, since the 1930's, Mapuche organizations have demanded fair financial access without land mortgages (Foerster and Montecino, 1988; Correa, 2006). This demand is currently being met, however in a very limited way, by agricultural credit programs through the National Institute of Agricultural Development (INDAP), private banks and other microfinance institutions in Araucanía, concentrated in the regional capital of Temuco. They continue to exclude the majority of rural Mapuche in favor of other sectors and segments of the population considered more solvent.

In any case, the Mapuche bio-cultural norms, called Az Mapu, and which are represented by the Longko, Machi⁹, and other Traditional Mapuche Authorities, have been completely excluded, once again, because external entities, both from the public and private, impose financial criteria and forms from the dominant society.

Consequently, the tools and opportunities for economic development and financial access in the Mapuche Lof of Budi remain limited and culturally inappropriate. In addition, they do not include ownership and management tools for their members.

Results from our interviews in the Llaguepulli Lof in 2013 and 2019, confirm that some households are indebted to large commercial retail stores. While this could still be less than for other segments it means that, increasingly, low-income households are over-indebted, paying high interests to obtain basic consumer items or working capital for family businesses (Cerdeña, 2008).

⁹ In Mapudungun, "Longko" is a term used to refer as Chief, or Head leader, and "Machi" refers to medicine man or woman.

Mapuche Self-management and our Collaborative Research Project

Today, into the twenty first century, the Mapuche First People also aspire to institutional autonomous instruments. For instance, a written record of the demand for a "Mapuche bank" is found in the Proceedings of the Futa Trawun of the Werken Council¹⁰ of Lake Budi, in 2001. More recently, the demand for Mapuche-owned financial institutions has given birth to initiatives such as the Mutual Support Group (2014) in Lago Budi, which is the focus of this report, and others such as the Kume Monguen Cooperative (2015) based in the city of Temuco.

In 2012, the Llaguepulli Lof began dialogues with MAPLE in order to co-design a project that would enable creative collaboration towards implementing a culturally appropriate community financial management model. Under the generic concept of a "Mapuche Bank", leaders of Llaguepulli and the territory of Budi had voiced for years the need to count on their own tools or institutions to manage their peoples' resources and financial opportunities. In principle, it should complement their currently limited financial access, all while strengthening the Lof's self-management in a sustainable manner.

This initiative has meant for both co-managers to work towards the realization of the rights of the Indigenous Peoples, asserted by instruments such as ILO Convention 169¹¹, and the recent Declaration on the Rights of the Indigenous Peoples of the United Nations in 2007¹². Both international human rights frameworks offer guidelines for coexistence and global socio-environmental

¹⁰ The Futa Trawun or General Council of Werkenes or Messengers of Budi was one of the main recent organizational expressions of a unified demand of all the communities or Lof of Lake Budi.

¹¹ International Labour Organization (ILO), Indigenous and Tribal Peoples Convention, C169, 27 June 1989, available at: https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C169

¹² UN General Assembly, United Nations Declaration on the Rights of Indigenous Peoples: resolution adopted by the General Assembly, 2 October 2007, A/RES/61/295, available at: https://www.un.org/development/desa/indigenouspeoples/wp-content/uploads/sites/19/2018/11/UNDRIP_E_web.pdf

sustainability. The UN Declaration on the Rights of the Indigenous Peoples document, in its Article 4, states that:

“Indigenous peoples, in the exercise of their right to self-determination, have the right to autonomy or self-government in matters related to their internal and local affairs, as well as to have ways and means to finance their autonomous functions.”

Its purpose is not only to facilitate better financial management by households and community initiatives, but fundamentally, to allow the Mapuche People to expand the exercise of self-determination of their own pathway towards development.

Based on this assessment, our interdisciplinary team offers recommendations to establish a self-sustainable community financial management tool that allows Llaguepulli Lof members to protect their assets and livelihoods, and carry out their self-development through their own methods and priorities

The six months of preparatory field work carried out between 2013 and 2014 by our interdisciplinary team based in the Llaguepulli Lof, allowed us to build the new tool based on the self-management experiences already developed by them. The community had already achieved control and management of education, tourism and basic resources and services, when our team began the design of the appropriate mechanisms in an area so far underdeveloped –that is, community self-management of financial services through an institution owned by its members.

THE MUTUAL SUPPORT GROUP

Keeping in mind that the Mutual Support has been established at the invitation of the Llaguepulli indigenous Mapuche community, and co-designed since the preparatory phase by the community-embedded team in dialogue with the broader community to:

- Adhere to the United Nations Declaration of Indigenous Rights, in particular Article IV, which recognizes the First Nations’ right to develop their own ways and means of economic autonomy;

- Adhere internally to traditional oral protocols, self-determined by-laws, and a 16 Strategic Directions Chart established by the Groups’ management team in guidance from the Traditional Authorities, as a route map for long-term multi-dimensional projections of the community;

- Adhere to the principles of Mapuche Az Mapu (Mapuche cultural norms and protocols) and the guidance of a Council of Traditional Authorities, such as the Longko Jorge Calfuqueo and werken (messengers), President of Community Emilio Paineofil, President of the Tourism Committee Mauricio Paineofil, and cultural and Mapudungun language teacher and Leader Virginia Lefio.

Mutual Support was co-implemented by Llaguepulli and MAPLE Microdevelopment Chile, the latter being a team based in La Araucanía region since 2013 with the mission to design tools of community financial empowerment. The program was first established through an interdisciplinary community-embedded research team, composed by the aforementioned specialists from MAPLE Chile, and two community members appointed by the community during the design stage, and later joined by two more community-appointed members, to form a management team for the new community-led institution.

The main purpose of Mutual Support -Rekvlwun was to strengthen the Lof with the use of a sustainable and self-managed community financing tool, empowering members over their everyday economic practice. At its core, the model entails forms of collectivization, community control, and cultural appropriation of financial ways and means that can be adopted by other Mapuche Lof—the ancestral communities of the Mapuche First Nation.

In accordance with these objectives, Mutual Support was designed to increase savings and family assets, maintain cash within the community through local exchange and reinvestment in member-led initiatives, and provide strategic opportunities for households to strengthen their economy under the Mapuche-Lafkenche protocols and values, through the sustainable and integral self-management of community and family assets. For this, the Llaguepulli Lof decid-

ed early in the process that the GAM model was to use community-controlled assets only, with MAPLE Chile support only in providing stipends, time, and capacities for long-term sustainability under the agreed-upon capacity building process of Pilot, Consolidation, and Self-Management stages.

Since 2014, Mutual Support has become an entity comprised of a four-member Council, 40 members, a four-member management team, and the MAPLE Chile collaborators as external allies. By-laws were established in 2014 following the protocols of the territory, and to this day provide the foundation for protocols and relationships amongst members, and of these with the aforementioned governing bodies.

In member assemblies held periodically over the yearly cycles, over 50% of members are needed to attend to make decisions, including interest rates. Meanwhile, main services provided are threefold:

1. Savings;
2. Initiative and Emergency Loans, and;
3. Trafkintu and Mingako activities (non-monetary exchanges), of which more details will be provided in the upcoming sections.

Since its founding in 2014, with the use of members’ own savings (including a number of deposits by external members) the Grupo de Mutual Support has provided to its members over five annual cycles, more than 30 Initiative Loans to support family agriculture, tourism, and artisanal poultry/pig farming, and more generally, strengthening the family economies’ assets within the Lof. In addition, members have opted to several dozen smaller “emergency loans” - emergency loans are allowable up to the amount of their yearly deposits.

Impact Assessment and its Importance

An Impact Assessment is a means of systematically valuing the significance of changes brought about by the activities of an organization or collaborative project, for example the Grupo de Mutual Support. In other words, an Impact Assessment should help us measure or observe changes in outcomes within a specific project

and the cumulative changes that can be attributed to it, within a dynamic social reality. Ultimately, this means impact assessments are important as they deliver inputs that enable partners and stakeholders to evaluate the effectiveness of a certain strategy or model, based on concrete evidence.

Relevance for Llaguepulli and other Communities

According to our conversations with the community leaders in 2012, the cultural relevance of the methods, criteria and delivery of results for decision-making is particularly sensitive in the context of First Nations (Mapuche) due to the historical extraction of data that has not been shared back with community members. An evaluation of the impact generated by this innovative tool through appropriate methods and protocols will be an important asset when replicating it to other Mapuche communities.

In this regard, MAPLE Chile and our community partners adhere to the international framework of rights and decolonizing methodologies towards access to indigenous knowledge and frameworks—understanding that such applied research should be sustained through the community’s participation throughout the entire process and especially during the initial stage of research design.

In this case, a community-led framework of “16 Strategic Directions” (see Annex in page 52) elaborated in 2014 by the management team and validated by the project’s Council of Traditional Authorities as a framework to ensure the Mutual Support becomes overtime a tool that is ever more relevant for the community, helped us build our research based on criteria and priorities self-determined by the community. This framework establishes a long-term vision of the community in the following categories: environment, social, cultural, and economic. Within each of these categories, 16 sub-objectives (4 objectives from each category) were created as a way to guide concrete steps towards meeting the overall vision, such as the amount of Mapudungun spoken in meetings, the amount of cultural activities



CHART 1
THE FOUR MULTIDIMENSIONAL CATEGORIES

created, and amount of environmental rejuvenation projects (i.e., trees planted and rainwater catchment systems installed) in their community. Subsequently, at the end of every loan cycle of the Mutual Support, and by using traditional protocols combined with tools designed in 2014 by MAPLE Chile consisting in “filling cups” in a sheet of paper, members would express their satisfaction levels of Mutual Support and discuss progress in these self-determined 16 Directions. This same charter of “16 Directions” was picked up by our research team in 2018, as the general framework to design the methodological and conceptual tools described in the sections that follow.

The data and observations on this report were shared in a gathering composed by the Council and team members, whose debate and feedback were recorded and transcribed integrally, and incorporated to this final version.

VALUE AND METHOD OF A MULTIDIMENSIONAL IMPACT ASSESSMENT

In this section we offer a general description of the reasons leading to this assessment of im-

pacts, and a justification of methods used. Five years into the design of the GAM prototype, we had observed and documented a general sense of satisfaction by participants in the community, expressed in gatherings, daily informal conversations, and observations and recordings during our fieldwork and filming carried over the last 4 years in collaboration with the Mapuche School of Film and Communications, based in the Lake Budi territory. We also accumulated “good” annual records such as low operations costs, stable membership accounts, and low levels of default on loans.

However, following dialogues between MAPLE Chile and community leaders in the Council that took place in 2018, MAPLE Chile identified the need to systematically collect data and testimony from participants as a basis for an assessment of impacts, so that the Mutual Support model could enter a new stage of visibility and collaborations with other Mapuche communities.

In early 2019, Alison Guzmán and Ignacio Krell began the process of gathering qualitative and semi-quantitative data through mixed methods combining:

a) Qualitative analysis using the initial framework of the “16 Directions” to find testimonies

representing meaningful evidence of participants' own perceptions and voices;

b) Semi-quantitative data to obtain general and comparative parameters complementary to the qualitative information that could be communicated back to the community in relevant ways; and

c) Data gathered from our yearly monitoring and evaluation since the pilot stage began in 2014.¹³

Based on the aforementioned community-led "16 Strategic Directions" framework, the team defined four main focus areas (economic, social, environmental and cultural impacts), each with sub-questions and indicators, which in turn shaped an interview guide combining semi-structured and structured questions¹⁴. These questions were geared at gathering the participants' own voices and evaluating their fulfillment of the 16 directions as well as their own expectations and aspirations as women, youth, elders, farmers, entrepreneurs, family members, and members of a Lof and as a community.

In order to make the assessment as participatory and information-rich as possible, a sample strategy was designed involving 20 participants, representing about 60% of active members, through a gender and age-proportional sampling, while trying to get as much diversity as possible. However, due to unrelated tragic events in the community, the team stopped at 11 interviews with 14 interviewees total in March 2019, representing a 40% of the local membership. Despite this setback, we were able to gather important data and first-person observations to estimate in multidimensional ways the impact of the GAM model in Llaguepulli.

¹³ For a discussion on mixed-methods approaches, see Zina O'Leary, 2017, pages 163-172.

¹⁴ Several questions and survey tools originated as components from a methodological tool designed by MAPLE Chile in 2013 during the preparatory assessment. It included a tool for measuring levels of satisfaction by having members expressing it by "filling a cup". This ended up becoming a relevant project tool after every loan cycle to evaluate amongst members who were illiterate, or who didn't understand the concept of scaling, a typical Western academic concept.

Qualitative Testimonies

- Over 20 hours of recorded interviews
- 5 hours were transcribed and analyzed
- Over 10 hours of video recordings

Semi-Quantitative Data

- 14 datasets incorporated into a database taking into account members' profiles, income activities, levels of participation, and satisfaction of community and family assets
- Patterns and changes identified in income and financial practices
- Bar graphs, pie charts, and tables reflecting some of these results

Monitoring and Evaluation

- Data from M&E processes systematized in a database
- Patterns and changes identified
- Graphs and charts compiling past indicator results

Participants profiles

This section takes a look at the profiles of the members and the overall composition of their household economy, providing insight based on our surveys (early 2019), secondary sources including Apoyo Muto records, as well as field notes and in situ observations between 2013 to 2018.

Background

Many families (n=30) interviewed at the beginning of the project in 2013 perceived themselves to have little or no savings, and therefore, little to no investment power, and little ability to access cash flow in order to strengthen their assets. During our design stage in 2013, we found that many families from the Llaguepulli Mapuche community had limited ability to access both monetary assets (cash, paychecks, etc.), as well as non-monetary ones (seeds, farm animals, arts and crafts). Additionally, many had become yearly indebted to the Institute of Agriculture (INDAP) due to the use of chemical and often toxic inputs—a model of agriculture imposed on them during the dictatorship era (1973-1989) and still ongoing.

TABLE 1: INTERVIEWEES' GENERAL INFORMATION

	Age/Gender	Marital Status	#In Household	Main Income	Mutual Support Member
# 1	36-59 F	Married	4,4	Family Agriculture	2014
# 2	60+ F	Married	2	Family Agriculture	2014
# 3	36-59 F	Married	5,5	Family Agriculture	2014
# 4	36-59 M	Married	4,4	Family Agriculture	2018
# 5	36-59 M	Married	3	Family Agriculture	2017
# 6	60 + F	Married	3	Tourism	2015
# 7	60 + M	Married	3	Tourism	2014
# 8	36-59 F	Married	5,5	Temporary worker	2015
# 9	19-35 F	Single	5,5	Handicraft	2014
# 10	19-35 F	Single	4,4	Student	2017
# 11	19-35 F	Married	10	Temporary worker	2015
# 12	19-35 F	Married	3	Nurse	2015
# 13	60 + M	Married	5,5	Tourism	2014
# 14	60 + F	Married	5,5	Tourism	2014

In 2013, we also concluded, that tangible assets, once acquired, were hard to maintain. For example, to pay for an emergency doctor's visit, families had to sell farm goods such as chicken or cattle; for a trip to Santiago to visit family, they used their summer savings; to pay for a vehicle's mechanical failure, they borrowed or worked outside the community; to endure the long winter months with no income, they survived on their pesticide-farmed crop. The situation was dire, and was getting ever worse due to increasing consumerism and rising service bills such as water and electricity.

Those most impacted were the youth and young families. With no land, they have had to migrate outside their communities to find low-wage temporary jobs, and usually end up marginalized at the periphery of Santiago, hundreds of kilometers away. The elderly, with little family support due to heavy outmigration, were left to fend issues on their own in their family plots (1-2 hectares on average).

According to 2017 data from the Ministry of Social Development¹⁵, the Teodoro Schmidt Municipality has an estimated 35.8% of its population in a situation of poverty. This rate is significantly

¹⁵ Data available at: http://observatorio.ministeriodesarrollosocial.gob.cl/indicadores/datos_pobreza_comunal.php

higher than the regional poverty rate (29.2%), as well as the national rate (20.9%).

The Mapuche traditional rural community or Lof has undergone important changes since the forceful annexation by the state (end of nineteenth century), nonetheless retaining a strong sense of solidarity and inclusivity. Despite the pressures of multiple factors, such as economic (privatization, monetization, socio-economic marginalization and internal differentiation) and institutional (limited recognition of indigenous rights and overlapping norms), threatening the disintegration of a Lafkenche Lof as a distinct and unique social organization, Lafkenche families and leaders are deciding to retain and revitalize a vibrant tradition of community self-governance and self-reliance.

In the most recent Communal Development Plan of the Teodoro Schmidt Municipality from 2019, Llaguepulli is considered to be an exemplar community in the region, with the two experiences developed in Llaguepulli previously reviewed; that of Mapuche tourism Lewfu Budi Llaguepulli and rural school Kom Pu Lof Ñi Kimeltuwe, as good examples of social innovation, "insofar as they manage to bring together the varied institutionality present in the territory and put it at the service of community projects and the improvement of the quality of life of

Women: #1st, #2nd & #3rd Income-Generating Activities.

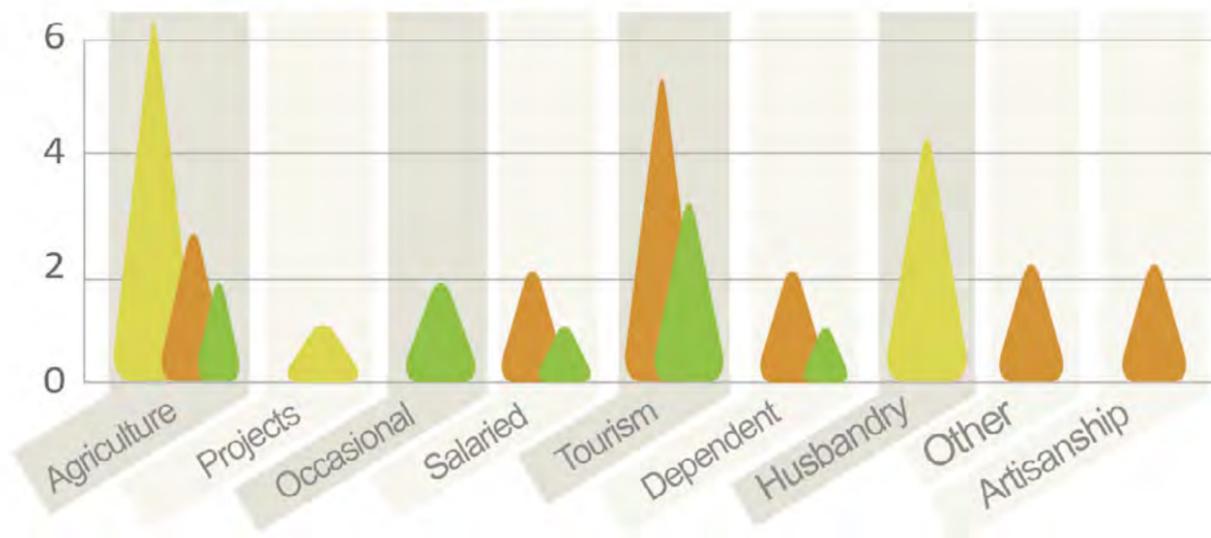


CHART 2
WOMEN: INCOME GENERATING ACTIVITIES 2018-2019
#1 MAIN - #2 SECONDARY - #3 TERCIARY

the comuneros.”¹⁶ This highlights the interest of the community in promoting local development considering various aspects of the Mapuche-Lafkenche culture, both in the economic-tourist area and in the cultural and educational area.

The Interviewees

Between January and February of 2019 fourteen GAM members from the Llaguepulli community were interviewed (14 out of 20 originally planned to be interviewed). Of those interviewed, 10 were females and 4 were males, corresponding broadly with gender distribution of Mutual Support members as a whole. The profiles of those interviewed reflect a diverse sample of community members’ occupations, sources of income, and ability to save, as well as in the length of time participating as a member and their role in the Mutual Support, amongst others.

Participation in Mutual Support

All interviewees participate in Mutual Support

¹⁶ Available at: <https://muniteodoro.cl/portal/wp-content/uploads/2019/08/Plan-de-Desarrollo-Comunal-Pladeco-2019-2024.pdf>

projects and activities. About two thirds of the participants are active in the evaluation meetings at the end of each cycle, and about the same amount have participated in the annual Trafkintu (a traditional exchange practice) event, organized by the Mutual Support management team. Most interviewees for this evaluation also participate in the new Mutual Support income generating activities by delivering their produce at fair trade outlets in Santiago.

Income Generating Activity

Most Mutual Support members interviewed count on subsistence farming for income generation and food security. That said, not all households rely on agriculture as a main source of income. Many also run family-owned tourism businesses, or do craftsmanship from home, and others are employees or sporadic agri-industry and construction workers. None of the members surveyed rely on one single income generating activity, and in fact, all participants declared pursuing at least 3 relevant income generating activities. Women, in particular, have more diverse occupations—from raising chickens to selling

farm produce and native foods, employment in healthcare, education or textiles. Most men interviewed, on the other hand, while participating in diversified household economies, rely mostly on agriculture, especially the potato and wheat crop for their farm animals. To generate income (and often pay INDAP’s agricultural credit) they depend on intermediaries and unstable prices for their “cash crops”, normally high-input potatoes.

Both women and men participants of the Mutual Support perform family economic roles, sometimes nuclear and often expanded to two or three generations; pooling their income with all members of their households, and often engaging them in collaborative productive or generative activities, working with the other household members “as a team” such as in agriculture, tourism, crafts and household and farm duties.

There is an important degree of socio-economic and occupational differentiation between these rural Mapuche households, but when it comes to access to natural assets, most families have little of it, due to the small parcels of land left to them after historic loss to settlers, and

subdivision of communal lands, privatization, urbanization, and pressure by bigger landowners and companies thereafter.

Family Economies

According to interviews conducted in early 2019 in Llaguepulli, participants spend on average almost 50% of their income on household needs such as daily expenses and bills, and only 15% of their income is accumulated from one year to the next through investments in the household, and savings, mainly at home, in formal banks, or since 2014, in the Mutual Support.

Youth

As observed in our fieldwork visits and conversations with the families, Mapuche elders have on average more access to land through inheritance than younger generations. A simple and healthy lifestyle rooted in these lands, coupled with additional income through government pensions and often family activities such as arts and crafts or tourism services, enable most elders participating in Mutual Support to attain a relative degree of economic security.

Men: #1st, #2nd & #3rd Income-Generating Activities.



CHART 3
MEN: INCOME GENERATING ACTIVITIES 2018-2019
#1 MAIN - #2 SECONDARY - #3 TERCIARY



In turn, households that are younger or inter-generational (consisting of several generations with children) are often lacking that same economic stability and sense of well-being. To generate income, with little access to land and other productive factors, members of the household are often forced to migrate more or less temporarily, sometimes travelling hours every day to work in export berry farms. It is also important to note that in recent years, there have been cases of young families who have returned to the community to start a life in their homelands, after spending some time in cities such as Santiago. In most of these cases, they are in precarious economic situations, sometimes carrying with them debt from the cities. As we will see in more depth, in all cases, the increasing need for cash or monetization rampant in the Chilean neoliberal society, and especially when this means facing unforeseen expenses, harms the families' ability to generate and retain productive assets, and ultimately, their quality of life and sense of security.

Women

Several of the women interviewed were responsible for managing family household assets by saving cash, storing seeds, raising domestic animals such as poultry, maintaining vegetable gardens, selling produce (now sometimes through the Mutual Support), and becoming hosts and leaders in the family's tourism business. That said, some women, particularly the main breadwinners, or young women who do not have their own lands, have to complement their income through tourism employment or other work outside their homes such as seasonal fruit-pickers or domestic workers.

In the chart below, one can find that over 40% of the women interviewed have their own land. About the same proportion identified their main role as housewives, despite the fact they all generate income by supporting their families in agricultural tasks. Meanwhile, less than one third of the women interviewed were considered

"youth", between the ages of 18-34, and therefore do not have their own homes.

Compared to the average of the participants interviewed, women have slightly more income activity through the raising of farm animals. They also participate more in tourism as a first and second income generating activity, while being less involved in agriculture, which in turn is a third income generating activity.

Financial Lives and Use of the Community Financial Tool Mutual Support

Before the project began in 2013, when it comes to access to finance, participants in the initial assessment (MAPLE Chile 2014) declared they saved mostly in grain at the local mill to provide animal feed and flour for the winter, and at home, in cash and animals, to cover unexpected expenses and gather lump sums for investments in the household (MAPLE 2014).

In 2019, the participants save money in formal banks, at home, or through the Mutual Support.

We have also observed that during the last 5 years, many families have acquired digital technology and means of transportation, which has in turn improved access to urban centers and formal institutions, while displacing informal means such as saving with family members.

Although they are still "saving" through the local mill as in olden times for their yearly subsistence, participants more frequently declared to be using financial intermediation of formal institutions, as well as through Mutual Support. Two-thirds of participants maintain saving accounts in the formal sector to cover necessities and for lump sum purchases and productive activities. Half of the participants have access to formal credit, both through banks and through department store credit, and only one fourth use INDAP, the state agency for agricultural credit.

Most members have taken out small "emergency loans" from their own yearly deposits with the Mutual Support, to cover unexpected expenses,

instead of needing to sell farm animals or ask for financial help from a family member—the only options that were available to them before 2014. They also look to the Mutual Support, as opposed to commercial banks, to take out larger “initiative loans” they use for start-ups or investments for family business or other generative assets. Half the members interviewed have taken out loans for agriculture, farm animals, and improvements for tourism infrastructure, such as traditional longhouses or *ruka* used now as tourist lodging.

IMPACTS ACCORDING TO COMMUNITY MEMBERS ON ECONOMIC, SOCIAL, ENVIRONMENTAL AND CULTURAL STRATEGIC DIRECTIONS

In this section, we take a closer and multidimensional look at the members’ perception of the impacts that Mutual Support has had since its founding in 2014.

The everyday practices brought about by this new institution (savings, non-monetary inter-exchange, community financial decision-making, regulatory role of traditional authorities and gradual installation of self-management capaci-

ties) may have also presumably created gradual cumulative change, observable through quantitative and qualitative indicators. The Chart of 16 Strategic Directions (see Annex in page 52) was used as a framework to determine how the Mutual Support has caused impact in the economic, social, environmental, and cultural dimensions of everyday life of the Llaguepulli Lof.

As it will be demonstrated in what follows through the participants’ own testimonies, among the main longer term impacts already observable after 5 years, are: an increased sense of security and financial independence, and a reinforced ability to balance monetary and non-monetary components of their family economies. Within the social realm, autonomous functions for decision-making, self-regulation and validation of community leaders as self-development agents, were also strengthened by the Mutual Support, grounded on inclusivity and reciprocity incorporated as principles in the design of mechanisms such as non-monetary commitments for members’ incorporation to the Group.

Increasingly, the collaboration between MAPLE Chile, Llaguepulli Lof and other stakeholders,

Access to Finance	Emergencies	Debt
Agriculture and Husbandry	Studies	Investments
Household and Needs	Dues	Others

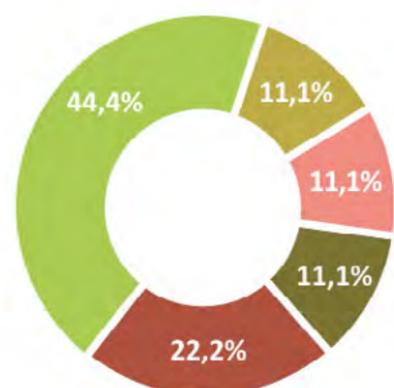


CHART 4 SAVINGS AT A FORMAL BANK

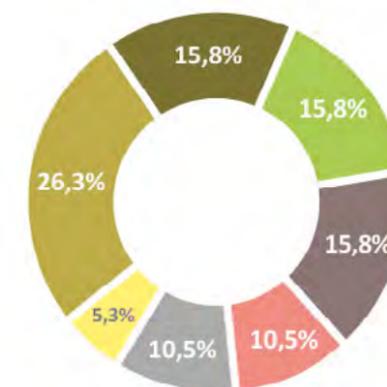


CHART 5 SAVINGS AT HOME

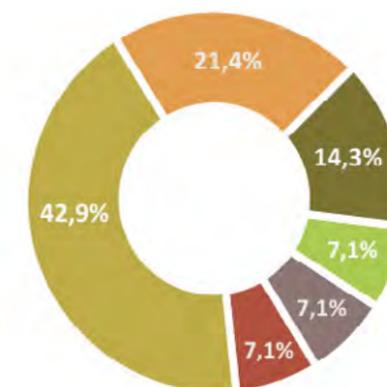


CHART 6 SAVINGS AT COMMUNITY ORGANIZATIONS (AS MUTUAL SUPPORT GROUP)

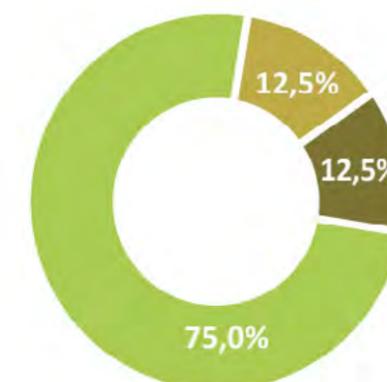


CHART 7 SAVINGS AT THE LOCAL MILL

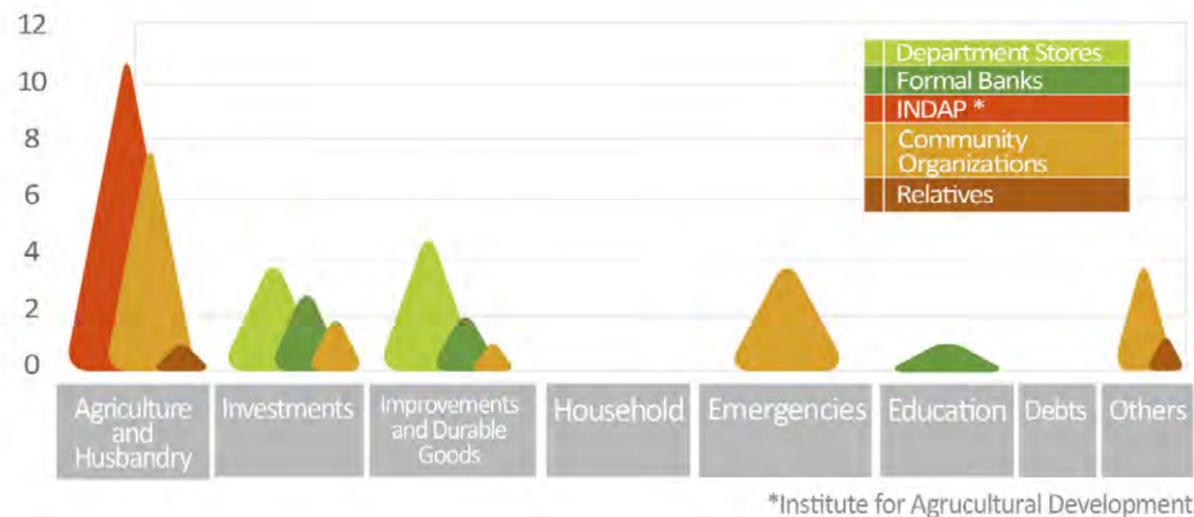


CHART 8
ACCESS TO CREDIT

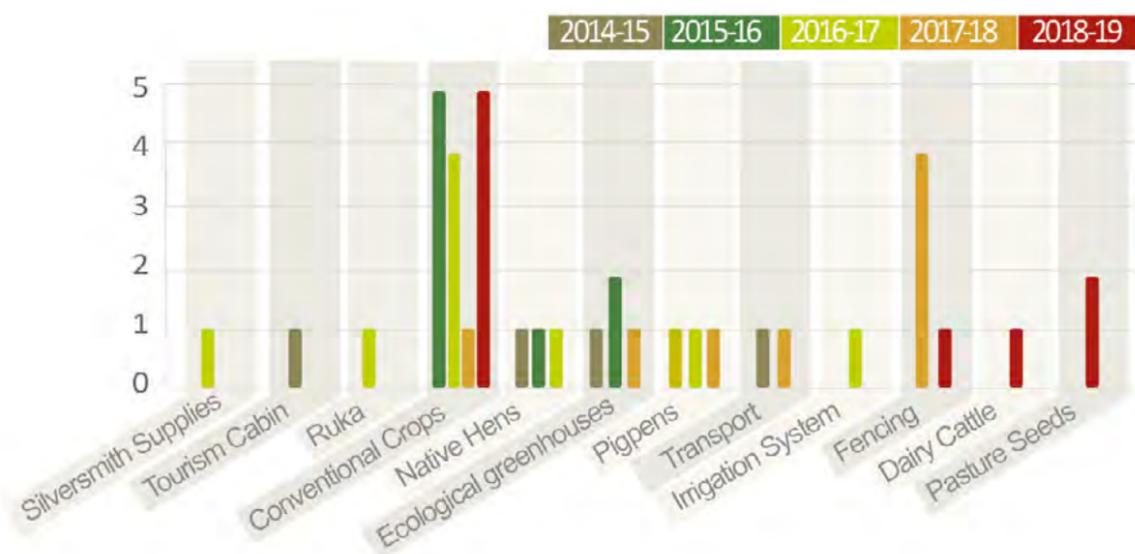


CHART 9
USE OF INITIATIVE LOANS 2014-2019

including two additional neighboring communities, has focused on enabling a proactive Lafkenche response to local and global environmental challenges. In addition to the Mutual Support model, complementary environmental asset-building projects have aimed at providing stewardship opportunities and incentives for new generations to rejuvenate their families' degraded natural assets: soils, waters, biodiversity, native foods and food security, herbal medicines, and traditional environmental knowledge in general¹⁷.

With regards to the cultural direction, indicators prioritized by Mutual Support through the 16 Directions were: the use of Mapudungun in organizational processes, the revitalization of the specifically Mapuche concept and practice of *rekvlwun* or mutual support, participation in events such as *trafkintu*, cultural non-monetary exchange, and the ability to share knowledge and learning with other Mapuche communities or *Lof*.

In the four sections that follow, we offer insight into the links between practices introduced or reinforced by the Mutual Support, and the cumulative economic, social, environmental and cultural changes these have produced over time.

For each dimension, we first present the shorter-term changes found in daily practice made possible by Mutual Support's mechanisms, relations, decisions and activities. We then examine longer-term cumulative changes in the participants' wellbeing and capabilities at family and community levels.

This report prioritizes qualitative analysis of economic and social impacts based on historic records, survey data and personal testimonies of participants, which were then analyzed through emerging categories and labels.

Because environmental impacts have been based on a combination of multiple complementary environmental regeneration activities, these are only partially attributable directly to the GAM, and to add complexity, are less obvious in the time period we are assessing because of its gradual impact. For these reasons, we are providing

¹⁷ All these elements are integrated within the holistic Mapuche concept of "Introfilmonguen", which literally means Diverse Totality of Life.

at this time a brief account of some of the more relevant community-led decision-making and results of the joint environmental projects between the GAM and MAPLE Chile Microdevelopment.

Finally, although cultural impact is a high priority for the members and community, including the Longko, analyzing cultural impact requires further in-depth anthropological study, as it is transversal to all Mutual Support decision-making processes, practices and outcomes. For this reason, we have decided to provide summaries on a few specific key cultural practices linked to the GAM, and mostly, to present the interviewees' voices when reflecting directly on the GAM in relation to Mapuche culture.

ECONOMIC IMPACTS

By design, the GAM model is aimed for members to access low cost¹⁸ savings and loans through collectivizing their access to finances. However, Mutual Support's model also enables members to practice non-monetary exchanges that create value for their family farm assets, such as cattle, seeds, and gardens. Inspired by the traditional "medierias"¹⁹, the mechanism to intermediate non-monetary assets was designed to incorporate exchanges between two or more partnering members—be these productive factors such as labor, agricultural land, intermediate products, or inputs such as seeds, organic or fertilizer, or final consumer products (e.g., food, firewood, nursery plants). Through both- syncretic mechanisms such as the Seed Bank (founded by the Mutual Support in 2016), "sociedades" (partnerships) for non-monetary membership, as well as community events revitalizing more traditional reciprocal exchanges of goods and services such as *trafkintu* and *mingako* (collective labor field-work days), members were able to access local goods and services without using cash.

¹⁸ By low transaction costs, we mean that the costs required for members to save in their own community are minimal in comparison with other formal banking alternatives.

¹⁹ Associative schemes of agricultural capitalization, which traditionally incorporate two families in a horizontal sharecropping relationship.

Families are able to mitigate financial insecurity.

Both in 2013 and 2019, the participants expressed that important limitations to their ability to save were due to low income, a scarce base of natural assets, and a lack of productive factors (i.e. work, technology and capital). In a few cases, it was due to over-indebtedness. In adapting to a context of accelerated monetization in such disadvantageous conditions, families have gradually adopted integrated strategies based on assets they do have, for saving and advancing towards a balanced accumulation of monetary and non-monetary assets.

According to an interviewee starting a new family, the Grupo de Mutual Support, as a community bank, helps to safeguard family economy through a new financial capacity to face urgent payments without sacrificing family assets or their own tranquility and quality of life. Mutual Support has supported contingency expenses such as the reparation of work vehicles that, if not covered immediately, results in cumulative damage to the family economy.

The following four testimonies from four women (mothers and grandmothers ranging from ages 35 to 70) provide insight on the perceived impact Mutual Support has had on family economies through increased financial security, increased cash flow, and protection of family assets:

// *I started with (50 thousand pesos) and now I'm up around 60. So it went up a bit! Because, even if it is one "luca" (\$ 1000 pesos; 1.5 USD), it (the value) is already increasing. Because that money, if I had taken it out, I would have spent it: It would have not increased, because it would have been gone. (Then,) when I get the loan there (with Mutual Support), it is cash that I can get easily, and interests do not rise so much. Because, if I get 100, I pay 5 interest. If I go elsewhere, maybe they will give me more time, but I will pay twice as much. (...) If one needs something, you go to Mutual Support and they will not say - "No, you know that you are owing to us, so we cannot get you any more until you pay back"; they give you again, even if it is a little bit.*

So it's like one more security that one has, that money there." (55, grandmother, small farmer and seasonal farm worker)

// *Suddenly you are in a hurry, so you get there, (to Mutual Support), and the money is right there! So it has served a lot. I believe not only for me, but for all the people who are members. This Mutual Support has been of great help here." (38, mother, small farmer)*

// *Suddenly something presented to me that I had to pay urgently, and I went to get it (in Mutual Support), where they gave me time to repay it. I don't know how I would have solved this without it. I can't imagine how I would have done it!" (55, grandmother, small farmer and seasonal farm worker)*

// *For me it is a way of saying that I'm saving, because, when the year begins, one has money, one has resources. One is not saying 'Where am I going to get it from?' So that for me is a great relief." (40, mother of three, small farmer and family tourism entrepreneur)*

Although at the individual level, Mutual Support deposits are relatively small (1/4 minimum deposits equivalent to the minimum wage in Chile), but when pooled together, they can be re-invested smartly. By saving, families are able to improve their sense of financial security as they feel protected from unforeseen expenses, and can strengthen their family-owned assets. In sum, when collectivized, monetary savings have the power of mitigating the asymmetric relationship of the Mapuche family economy with the dominant and expanding monetary global economy.

Creates opportunities for longer term asset management, and strengthens family-owned initiatives, local linkages and generative investments

The ability to access savings and loans has created opportunities for families to think longer term and change asset management habits. Improved access and habits, in the context of Lafkenche values, has in turn fostered integrated or holistic management of monetary assets and



generative assets, both of which have enabled family productivity and quality of life. For instance, when asked whether it had been difficult to repay the “initiative loan” taken from the GAM, one member’s answer was:

// *No, because I set a deadline, so I already know when I have to have the money, and I put the money together.” (55, grandmother, small farmer and seasonal farm work)*

Other members valued the GAM services as they provide a new capability to strengthen family asset-building strategies. In one case, a member in her forties, mother of three, small farmer and family tourism entrepreneur, stated that, “since we have been part of the Mutual Support we have used it for many things. For instance, the last time I fixed a window of our (tourism) cabin: That is an investment that one is making permanently.” An elderly member states the importance of putting together a thousand pesos (equivalent to her monthly pension) as a lump sum to strengthen her generative assets in the following terms:

// *My animals are beautiful now that we enclosed them well. I could not have done it (without the Mutual Support). I could not do it because even 100 thousand pesos is very difficult to grab here in the countryside! Well, I receive my pension, the 100 thousand pesos that the government gives me. But those 100 thousand pesos, I don’t even know what I buy when I spend it. I just buy a little thing and those 100 thousand pesos disappear! Of course they help, but if I wasn’t integrated into this Mutual Support Group, I don’t know what I would do, I would not be able to save. Because the pig (which she acquired through the intermediation of Mutual Support) is a capital that I now have, for the house.” (70, grandmother, small farmer and family tourism entrepreneur)*

Another impact evidenced by participants, closely related with members’ new ability to plan for investment, was the greater frequency of “short” or local exchanges of resources within the community, in such a way that both

cash and non-monetized assets reinvested in the local economy were retained longer locally. In other words, the savings reinvested in local loans went in turn to purchase materials, work, and other inputs within a 30-mile radius, thus strengthening the local economy. At least half of the interviewees that had received initiative loans had invested a considerable part of their loans on purchasing inputs and services within the community—amongst families, friends, and neighbors.

An elderly woman bought local wood posts for her fence; another participant took a community loan to invest in a chicken coop to generate extra income selling eggs in the community; and yet another member acquired manure for organic fertilizer from an elder in the neighboring community. Others bought seeds, animals, and services such as construction, both in Llaguepulli and neighboring communities.

Strengthens non-monetary generative assets supporting family self-reliance linked to healthy lands and foods

While families strive to strengthen their access to monetary assets, we found they still aspire to accumulate non-monetary wealth, both in tangible assets and in intangible ones, based on relationships of trust and reciprocity enabling economic cooperation represented by the Mapuche practices of “trafkintu” and “mingako”. Tangible assets can often represent at the same time a financial backing (at least those that are more easily liquidated or monetized), and a generative “capital” contributing to the family economy—the classic example being livestock. Through access to savings and loans, the Mutual Support allows members to plan holistically and “invest” in generative assets, that is, to convert monetary savings into “non-monetary savings” in the form of generative assets.

Mutual Support has also enabled the protection of family generative assets from being liquidated or abandoned in the face of financial disruptions such as emergencies or unforeseen events. Normally and without the Mutual Support, under such unforeseen circumstances,

families are otherwise forced to liquidate their generative family assets such as livestock, seeds, and even labor. For example, the following two quotes provide good examples of participants who used the Mutual Support to safeguard their non-monetary assets:

// *This year I have only taken out a loan in Mutual Support, to buy a cow. (...) For me, it’s my savings. (...) An animal is giving you production: the cow is going to give birth every year, and if one has no need (to sell calves), one is gathering animals, and then they become future savings. And well, many, many years ago I wanted to have an animal (...) so I feel happy. For me it is my savings. Because for me, saving is not only to have money stored in the bank.”(40, mother of three)*

// *(-Has the Mutual Support Group helped you save?) I think so. Not precisely to save, but to have my own things. Now I have what I might not have had when I started ... (with) nothing. I think the savings are there: not the monetary savings, but the tangible savings – the savings I can eat, such as eggs, maybe the pigs, which I no longer have to buy, because I have it. Then I think of these as savings: the vegetables, the greenhouse, the potatoes. There is an investment. I can see it, then I can say that I have. Thanks to the Mutual Support Group I have my stuff. Thanks to the loans I requested, I have. Not much, but I already have enough to fend for myself (...)*

“(The project, has it helped you to obtain economic security?) Maybe not economic solvency, but a kvme monguealeal. Because, for example, if I already have it, it is not that I have to go out and buy it, or resort to some resources to do so. So that’s why it’s not like a monetary sense (of accumulation), but to conserve what I have. Not to lose it, and hopefully, always leaving me a tangible saving.” (36, mother of three)

Kvme monguealeal—a key concept referred to in the previous quote by a member in her mid-thirties, mother of three and rising medicine woman, literally translated as “good living”—is a Mapuche fundamental economic framework to assert prin-

ciples of self-sufficiency, balance with all forms of life, and reciprocity, which parallels similar concepts in other non-western economic paradigms, now being actively revitalized by communities in the margins of the global economic system. That said, when it comes to Mapuche context and culture, the Mutual Support has not only strengthened self-sufficiency based on tangible assets, but has also supported revitalization of traditional forms of economic cooperation. A greater self-sufficiency is attained through exchanges and intermediations – which in traditional economic life are often not monetized.

The practice of traditional Mapuche economic life based on reciprocity is also known as *trafkintu*, which entails an emphasis on the relationship of trust and mutual respect that forms the foundation to operate without monetary intermediation. In addition, syncretic mechanisms such as seed banking and non-monetary deposits enabled them to innovatively manage their family farm assets, allowing them to exchange non-monetary goods and services without the need for liquidity. Members expressed that Mutual Support has revitalized these reciprocal forms of cooperation:

// *When they deliver these seeds of fava beans and peas, it is a way of doing *trafkintu*, but in the economic part: one does not need money to pick up a couple of kilos of beans (at the Mutual Support), but rather you get them, and then you return them.” (40, mother of three, small farmer and family tourism entrepreneur)*

// *Things that had been left behind for a long time, have resurfaced. Now we are seeing more *trafkintu*, which was not seen for a long time. We should rescue, value and continue to empower that.” (30, mother of one, nurse and small farmer)*

Strengthens women’s role in the family economy and their financial independence

Today, interviewed families feel that through Mutual Support, they have the option to be more self-sufficient by their own economic means, relying less on outside purchases or institutions.

Mutual Support services, by generating a cash flow, have also allowed monetary investment in culturally relevant tangible assets, such as domestic animals, seeds, and organic fertilizers, which also often means investing in food security and self-sufficiency—allowing them “not be buying” for their families’ meals.

Through the different services provided through the Mutual Support, such as small loans and creating market linkages, new business opportunities have been created, where in many cases the role of the woman is perceived to be central to family household economies. And as their savings and assets accumulate, families are also able to strengthen family-led initiatives.

In our analysis, all these cumulative impacts benefits indirectly one group in particular: women. We can see this link in the case of the following interviewee who took out a loan to capitalize oat planting—the first link in a value chain of animal husbandry—one of the main livelihoods of the home:

“With that money (from the initiative loan) I sowed oatmeal and some potatoes. And then we used that crop to raise pigs, chickens, for that. The eggs are for sale, and for consumption, but the chickens are for the house. Chickens I do not sell. And the pigs are not mine, they are hers (pointing to her 10 year old granddaughter): She sells the pigs! (Laughs) It is also for the household: some is sold, and some remains for consumption too, because when you kill a pig you are not buying meat anymore. Then one stores it and do not have to buy meat for plenty of time. Because indeed to buy the meat is expensive. And besides that, you have to be certain of what you feed them. (How would you have sowed oatmeal if the Mutual Support was not there?) - I don’t know, just saving, working. So I think that I would have gathered it, because I work (as a seasonal farmworker). I would have deprived myself a little more, or of being able to buy other things, and I would have gathered that money to be able to buy the input for the pigs.” (55, grandmother, small farmer and seasonal farm work)

It is important to also note that women are responsible for the daily management of their family assets, and therefore feel obliged to retain financial access. In this case, Mutual Support has enabled stable access without imposing forms of often misogynistic social pressure and shaming that have been criticized in the context of micro-financing :

“I was afraid of INDAP (State Agricultural Institute), because it is more of an obligation. Not here. Here there are not so much obligations: the fact that one is up to date with one’s account, and just showing up there is enough! But there (in INDAP) you have to be paying, paying. Here it is calmer, because it is a Mapuche institution—as it is said “Kelluwun-Rekvlwun”, and that is good. This has not been done before. And since its beginnings it has been a tremendous help ... which is a mutual help. Of course, you are not given a gift, but neither are you being pressured. You are not being called: ‘-when will you come to pay?’ No. And that is what makes you feel calm.” (70, grandmother)

SOCIAL IMPACTS

Following Mapuche protocols of reciprocal exchange and community solidarity, the Mutual Support was designed to be inclusive and promote solidarity within the Lof. Once a Llaguepulli elder told us: “If one neighbor is not doing well, nobody can really be all that well”. To fulfill this principle of inclusiveness, a unique mechanism was co-designed by MAPLE Chile and the participants, where incoming members can pool monetary and non-monetary contributions or commitments in the form of seeds, pigs, arts and crafts, or services, they would then interchange over the duration of the yearly cycle in order to fulfill their commitments.

Social impact also is reinforced by a set of self-governance practices complementary to inclusive membership. A management team was appointed to the Mutual Support to manage meetings, their savings, and books. Through the validation of an assembly as a sovereign body under Mapuche protocol, in 2014, by-laws were writ-

ten and agreed-upon by members in a self-determined way. Understanding that the group needed a more long-term holistic projection, the 16 Strategic Directions were also founded.

In what follows, a discussion is offered on longer-term social impacts arising from these new practices and decisions by members, traditional authorities and the management team, and how these have tended to economic self-governance, inclusion and social cohesion of the Lof.

Inclusiveness of membership through non-monetary exchanges supporting young and impoverished families while strengthening the social fabric

The Mutual Support was designed to incorporate reciprocal relationships, drawn from the preexisting social fabric of the community in its mechanisms, allowing flexible mutual agreements between members to exchange monetary commitments for non-monetary tangible assets found in their family economies. These mechanisms have provided an opportunity to honor oral agreements and strengthen reciprocal practices of Mutual Support or “Rekvlwun”.

“It is good to support other people, other communities. And the fact that the community meets, also provides weight, provides value, so that they (the management team) can work, and keep moving forth.” (70, grandmother)

“It is good that members enter with what they have, because, for instance, a pig...there is always someone that needs a pig. It think is good. And it would also be good if more people can become part of this” (36, mother of two)

“The same way people from outside (the community) deliver support, the people here can also place their own money, and other people would be giving them a... (-A service?). Sure. Just like the other day, when a young man said that he didn’t have enough to become a member, but yet there were other members who placed their money so that he could help them with work, and that is how he became a member of the Mutual Support.” (70, grandmother)

In addition, it should be noted that, in several cases, the loans were put at the service of associative schemes of agricultural capitalization like *medieras* or *sociedades*, where both parties contribute productive factors in mutual agreement and share the harvest in equal parts. This has been key in understanding how members use the GAM model: by applying traditional practices to create mutual support, solidarity, and cooperation.

We found many vulnerable members to be appreciative of the flexibility of community-owned “banking” which has allowed a diversity of members to participate, supporting those who did not dispose liquidity to do so. As one of the few members who is a young, stable professional put it, for members to be able to enter without cash “opens the window” (“*abre el abanico*”) to the inclusion of different socio-economic profiles. We found the members to especially value that young families, with little or no land access at all, are supported through income-generating activities, non-monetary membership, flexible loans, opportunities to exchange or sell produce or services, and also resources distributed through complementary reforestation and agro-ecology programs. A young mother of three values that,

“To nobody do they close the doors. Because when I arrived, I didn’t have anything. And more so, I was sick, and so they could have told me –‘from where will you be able to take money; your husband is not working?’ However, even so, they still received me. I said at the time that I could make tortillas. And I said, with tortillas I can finish paying what is leftover (of the loan), and that was a big help. And integrating people: not only those people that are doing well, who are healthy and who can repay a loan. But there is the other part, like me: sick, without work, with children, trying to make a better life in a place. But with all the odds against me, nevertheless, they said to me: Come here, we welcome you ” (35, mother of three)

Members’ incorporation without making cash deposits is highly valued not only because it



enables inclusive membership, but also because it builds stronger relationships between members who mutually exchange assets and commitments in seeds, work, produce or arts and crafts. This relationship-based mechanism for inclusion is elaborated by several interviewees as a fundamental piece, on the one hand, of the socio-economic inclusivity of the Reklvwun tool, and on the other, of the cohesion of the community fabric needed for validating leadership and autonomous decision-making.

The power of Reciprocity has led to more reciprocity, bringing back to value the traditional forms of reciprocal exchange, which in turn, could be the stepping stone for social cohesion in a Mapuche cultural context under pressure by the global monetized economy.

Strengthens cohesion and leadership through the ability to decolonize asset management

Several interviewees perceive that the opening of spaces for formal decision-making as well as

for informal dialogues leads to self-determination and normalized autonomous practice in social development. Mutual Support assemblies and other activities provide spaces for formal decision-making in a democratic and transparent fashion, usually through consensus, where legitimacy is built on the basis that, as a middle-aged mother of three children put it during her interview, “everyone of us has been there”. Informal dialogues, both in meetings and within the intimacy of families, has led to self-determination in social development and self-regulation of financial functions with the criteria of solidarity and inclusivity:

“I liked very much what is being discussed: in the values; in the values of nutrition itself, in the values on how to manage a community resource, without the bank being bureaucratic with this money. Also, with the tree-nursery themselves, the NGO (MAPLE Chile) has been preoccupied that the people take weight on this, and that one values.” (55, father of three)

“When the agreement on the amount of the deposit was made, it was considered how much each partner could contribute, and that it is also even. Not that one member has much and the other has little, which would not have been very good, but instead, all even. So that was good too.” (33, woman leader and tourism host)

“Before, without the group, there was no reflection on that (agro-ecology issues). At least now we speak about it at home. There is the reflection, because the project has brought that kind of base. And last year it was a rule: if I am going to lend you money, it is not to buy fertilizer; if I am going to lend you money, it is not to buy fungicide. That is the rule, right? This year it changed a little because there was no way around the fungicide. And with the fertilizer. If one is going to sow enough, it is difficult to collect so much fertilizer (organic). But it is already being imposed, (or at least) it is already being discussed. It is being brought to the table. Then

on that side is good. Great, organically grown.” (36, mother of three)

To establish any informal or self-regulated savings and loans, groups require members to establish a social collateral, even if loans are not based on debt, but based on commitments between members. The solution was to give the Council (composed of Traditional Mapuche Authorities), headed by the Longko, to guide mitigation risks of moral hazards such as unfulfilled commitments, while ensuring traditional protocols of participation and consensus. In this way, members have been able to manage their assets collectively through these community-led norms and protocols asserted through the gathering of member assemblies and the validation of Traditional Authorities as guarantors or “ministers of faith”. In the following quotes, one can observe how members validate the role of Traditional Authorities as guarantors of consensus and trust-building, mutual support, and community dialogues:

// *They (the team) are all very important, overall, if it is composed of traditional authorities of the community. So then I find that it is complementary, with the youth, and with people that have more experiences...*" (45, father of two)

// *I learned about the approach of the Longko, and I liked very much his idea, because he said: 'Here, whoever wants to make trouble, or do not respect the rules, comes through me, and perhaps won't be able to participate in any community organization anymore'. Because there are by-laws, and it is him, the Longko, who is heading this. And that is what brought me to become enthusiastic. And see also that the firmness of the bank was there...strong. And that there was support from the community. And that there is one man (the Longko) who everyone must respect. So then, there was weight: it wasn't going to be, for example, that one would say: "I owe, I don't pay, and bye." No, it is not that way! There is a more serious responsibility. That is precisely what had me a little bit fearful in the beginning, because before there have been many bad experiences in the community. The leaders, and everyone who participated here, have been very important, because that is what gives it its strength, so it may become something permanent over time, because speaking about money is not easy."* (55, father of three)

// *The Longko provides security and guarantees a liaison between decision-making, instances of trawun (assemblies), and the validation of leadership"* (28, mother of one)

// *Good leaders have allowed there to be 'kumefeal' (harmony) between the people."* (36, mother of three)

A management team was appointed to the Mutual Support in 2014, which resulted to members' increase in confidence on the team to manage meetings, savings, and books. Local capacities were garnered over time, which led to self-determination in decision-making, finding new collaborators, and working with new

partners—all while strategically deciding how to revitalize their economy. Furthermore, the management team grew to become potent leaders in their community. They gathered regularly for key decision-making opportunities for the benefit of their communities as they transition towards a healthier and holistic economy. In all these ways, members feel the Mutual Support allowed them to rethink together about their local economy, and their own economic sovereignty:

// *I think it has allowed the Mapuche Kimvn to be revalued. Rethinking how... the community thinks of itself. So that is super valuable. And that all people become partakers of this."* (22, woman student)

// *The issue of associativity, that had been disappearing; the trafkintu, that was also disappearing, the topic of organic agriculture, because they (the Mutual Support team) also have been the ones to incentivize the people to have more awareness, even if they already have it, but...to revalue it. It was very important, and now we are seeing the results: Each time there are more conscious people, going organic. (...) I know this is being replicated in other lof (communities), which is very interesting, because deep down, it is about creating a system that goes in line with the autonomy of our community"* (45, father of two)

// *The topics that we perhaps spoke before at home, now have become widespread in the community".* (28, mother of one)

ENVIRONMENTAL IMPACTS

Moving Away from Conventional Agriculture

Part of the original purpose of the Mutual Support project was to offer support to community-driven environmentally sustainable development. Environmental goals within community cultural norms and everyday practice needed to be part of a process adhering to the community's times and needs. In other words, self-determination has to enable trial and error, and fundamentally, learning and empowerment.

In these past five years, member-led decisions on initiative loans distribution resulted in new established norms within the group, aimed at prioritizing loans that support environmentally healthy family initiatives. This learning process also created instances of broader dialogues on how to put to practice a holistic approach to land-based asset building.

By the end of Mutual Support's second year of operations in 2016, it was clear that some members were taking loans to cover part of their chemical-intensive crops' costs. The assembly agreed they "lacked alternatives" to support some of the more vulnerable families (little land and no stable complementary income), where tried-and-true practices that guarantee food on the table, were unfortunately intensive in chemical inputs, and therefore unhealthy. But not supporting their cash crops (potatoes) and staples (wheat and oats) could well mean forcing them to out-migrate or endure cold winter months without cash or staples such as potatoes and wheat.

Other members, however, expressed concern, arguing it was against the project's intent and by-laws to support activities having a potentially harmful impact on human, environmental, cultural and financial health of the community. A consensual decision was made in 2016 to put a limit on providing initiative loans for "conventional" agricultural inputs. It was determined that this "cap" to conventional agriculture would leave 2/3 of all funds exclusively for "sustainable projects". Mutual Support has enabled an instance that provides space necessary for members and leaders to come together in acknowledging the urgency to begin regenerating their landscapes, farms and soils.

Community Infrastructure to tackle the Environmental Challenge

Meanwhile, MAPLE Chile and the GAM's management team, guided by traditional authorities grouped in the Council, took to the challenge to explore creative and contextual approaches to environmental asset-building that would synergize with the Mutual Support's self-financing mech-

anisms. In 2016 we were joined by a Mapuche agricultural technician, Fernando Quilaqueo, who returned to his tuwun (origin) after years working in services in the capital, Santiago, to conduct on the ground community-led agroecological restoration activities. To date, as an interdisciplinary team, we have drawn substantial financial and technical support for the design and implementation of several community-led complementary institutional infrastructures now enabling economic and technical support towards self-determined environmental goals:

1. Organizational Infrastructure: We incorporated a Mapuche agricultural technical support team, which have been critical in our ongoing co-design of Tree Nursery and Native Foods business models.

2. Technological infrastructure: Recently we have incorporated a new external support team to design and finance an integrated system of agro-ecological restoration of the territory, which incorporates the community nursery management model, wetland restoration, and sustainable financing.

3. Physical infrastructure: The installation of community-owned infrastructure for triggering agroecological processes is financed and collaboratively implemented, including a community storage shed, Mutual Support offices, and mainly, the tree nursery housed in the community school.

The ability for the Mutual Support model to enable families to (re)build healthy community and family-owned environmental assets has been reinforced through the following complementary environmental stewardship components:

- creating sustainable environmental business models,
- designing tree nurseries and growing trees;
- agroecological transition and organic native foods, and
- wetland conservation and land stewardship.

These environmental programs are being adaptively co-designed with now three neighboring Mapuche communities and a growing number of external allies and specialists. The combined results of these are so far expressed in the growing lists of community-led environmental initiatives and milestones, as shown in Table 2.

TABLE 2: COMMUNITY-LED ENVIRONMENTAL INITIATIVES AND MILESTONES

Environmental Program	Year	Description of Main Milestones
Agroecological Transition and Organic Native Foods	2014	First savings-based loans delivered to families to invest in organic agriculture and soils.
	2015	Implementation by consensus of a “Cap” to community loans destined for chemical-intensive agriculture.
	2016	In partnership with Dr. Matthew Mariola from the College of Wooster, research and establish studies concluding algae fertilizers to be transitional for organic produce.
	2016	An agricultural technician (originally from the community) joins the MAPLE Chile team, to become field coordinator for agroforestry and agro-ecology programs, with a focus on incorporation of algae fertilization.
	2017	Agreement with first 8 families (now at 12) to begin a thorough conversion organic cultivation of native seeds.
Tree Nurseries and Tree Growing	2016	Installation of first infrastructure and team capacities for propagation, agroforestry and restoration, through reforestation and community-managed nurseries, first in Llaguepulli and afterwards, in two neighboring communities of Allipén and Malalwe-Chanko.
	2016	Installation of first 30 rainwater collector systems on rooftops with Ministry of Environment funds.
	2017	Incorporation of the Llaguepulli tree nursery as a member of the Apoyo Mutuo to begin an Environmental Fund where trees are donated back to the communities.
	2019	Assessment of environmental resources and restoration opportunities in collaboration with Fundación Kennedy and three neighboring communities.
Indigenous-Led Sustainable Business Models	2016	The Mutual Support Group creates their “Canastas del Sur” (Baskets of the South) business model to incentivize members to grow organic and native foods while reselling them at a fair price in key market outlets in urban centers. A grant from Indigenous Ways of Knowing and Learning, based in California, enabled the purchase of equipment to potentiate production and marketing of agroecological production.
	2018	Dialogues between communities affiliated to the Community Nursery Network begin to determine a sustainability plan and a corresponding institutional form that allows to market part of the production and receive donations.
	2019	Malalwe-Chanko received a grant from the Keepers of the Earth Fund for 4,000 USD of which part of the funds will be used to buy oil distillation equipment for the purpose of creating income generating activities while co-existing with native forests and traditional medicine.
Wetland Conservation and Land Stewardship	2018	Development of strategic partnerships and an adaptive plan to work with members towards a wetland restoration and conservation program linking all of the above.

Longer term Environmental Regeneration Impacts

// *We must continue in line of promoting organic (foods). People still ask for loans to plant with chemical fertilizer, but it is a process, as it is not easy to make people aware. And that is part of the process. Without Mutual Support, people would still continue to sow as they did before: sowing potatoes, with chemicals. Always the same, which has been repeated since the 1970s until now. Now the diet, and therefore the health of people, has been improved. There has been a whole change.” (33, woman student)*

During our interviews, several participants appreciated that the Mutual Support had given them an option to invest in healthy environmental assets—whether it be for purchasing organic fertilizer, “happy hens” or “happy pigs” production, or native-plant species (i.e., murta/maqui berry plants and medicinal plants). A tourist entrepreneur and farmer values that the Mutual Support created incentives for members to impulse a sustainable agriculture practice, an option they otherwise would not have had through INDAP.

Some members are still using Mutual Support loans for conventional practices of agriculture that include purchasing and applying agro-chemicals. However, the management team, with support from MAPLE Chile has been able to channel the discrepancies between members into a productive dialogue, that resulted in establishing maximum amount, or cap, on these types of loans, while designing options through a technical team for transitioning towards agro-ecology.

Through low-cost agro-ecological alternatives being designed, combined with the self-regulatory decision-making through the GAM, the use of agro-toxics “is now a conversation that has been put on the table” and limitations to it are “gradually being imposed.” While several interviewees expressed that these loans do not abide to a healthy long-term term environment, they feel it has been a much-needed gradual approach towards this end, where the community is finally “on the right track”.

Since 2017, a multi-year collaborative program for “Agroecological Transition based on Mapuche Knowledge and Seeds” with funds from indigenous-led PAWANKA FUND, has enabled innovation in land management and the incorporation of low-cost technology. Among these “appropriate technologies” —whose replication is starting to be self-financed through Mutual Support—are improved composting, electric fence management, landscaping through tree contour lines, rainwater harvest systems, and improved chicken coops and pig pens. Reincorporation of native seeds and native foods into the family diet is being encouraged through capacity building and through the “seed bank” mechanism of in-kind loans, and these have also become part of income-generation through value-adding strategies developed by the Mutual Support management team in collaboration with MAPLE Chile. This has been made possible through local outlets for tourists and allies currently intermediating the Mutual Support brand and products such as quinoa, native potatoes, dry native berries and digestive liqueurs in urban centers in Chile.

A central result of the natural assets and landscape restoration component was the prototype of a community-run tree nursery model, as a crucial community-led environmental asset and asset-building tool, which we are now replicating in 2 additional neighboring communities. Through an associative model, the Native Nurseries Network is looking at diversifying their income, through a sustainability model that incorporates a commercial outlet, a system of community agreements, and an online platform for receiving donations for every tree planted in the community.

Building Indigenous Environmental Governance and Awareness

Through Mutual Support programs and activities, the community has more opportunities to gather and learn from each other methods that work and its impact on the families’ quality of life. In fact, members interviewed describe this as “to become more conscious” or “struggle for recovering land, but in a difference sense.” As shown by the following quotes, creating a space

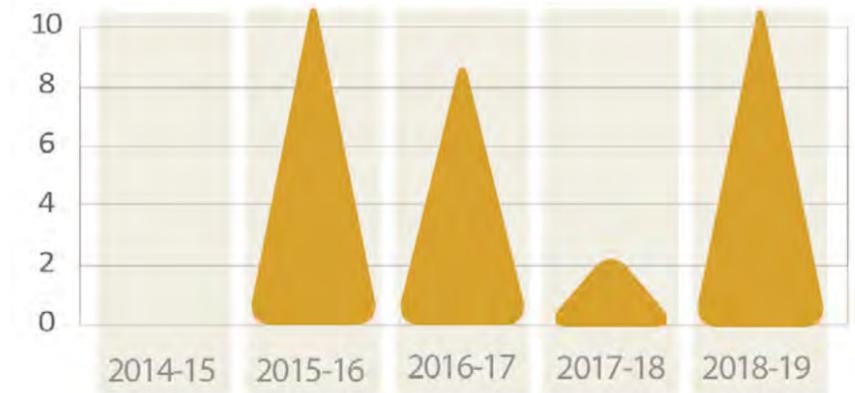


CHART 10
USE OF LOANS FOR CONVENTIONAL AGRICULTURE 2015-2019

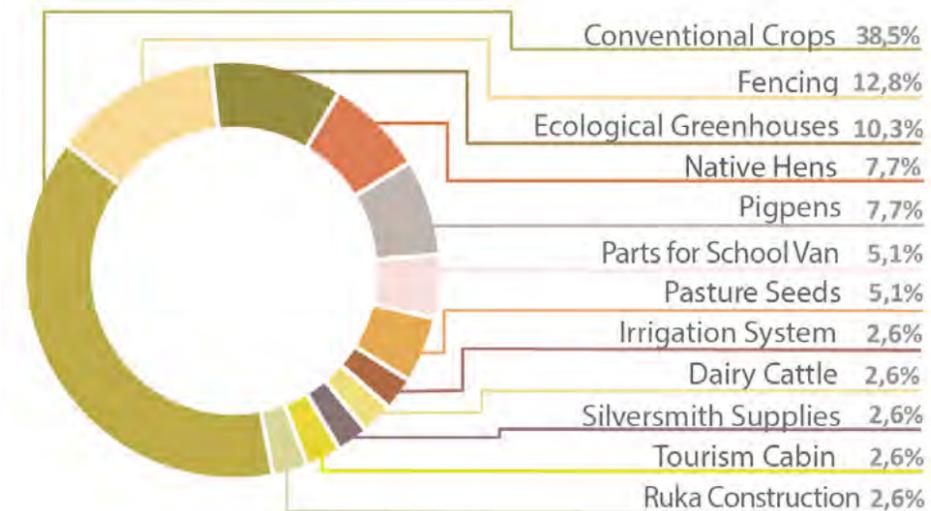


CHART 11
USE OF INITIATIVE LOANS 2014-2019

for members to discuss environmental matters and raise awareness has enabled more holistic ways of thinking of assets, health, and paths for kvmemongueleal or good-living:

// We are working in agroecology. We have improved our diet, because we have healthier products, such as quinoa. And we are reforesting also, with native trees, and our space is already looking beautiful. For me, agroecology has shown results: now we have potatoes, peas, quinoa... and everything grows. And is more relaxing too! When we have to weed,

we all work together all day. But (the advantage is that) my dad is no longer worried about saying - 'Oh, I don't have money to buy this herbicide, which costs thirty thousand pesos, and that will help with this plague.' And in the past it was a real concern to have the money for that herbicide, and it was stressful. But now life is quieter. Sowing was a two-day job, but it has been still nice. More in contact with the earth, (compared) to a tractor doing it. Putting chemicals in it. It is like, with agroecology, the earth is healing, and one is healing with her." (33, woman, student)

// For agro-ecology to continue scaling up, efforts must be made so that all families participate in this process, which is a bit difficult, because consciousness must change. But I think we are on the right track." (48, father of two)

// Our dream is to grow trees along the road, but this is a work that we the leaders need to organize, and discuss with each of the owners of the farm plots, because the people on their own will not do it. There are families that don't even care about the native trees, or who cannot do it for being elderly. So in those cases, we would need to give ourselves the time to grow the trees, and fulfill our dream." (44, mother of three)

CULTURAL IMPACTS

Whereas the Economic, Social and Environmental Impacts can be identified to an extent as occurring in distinct areas of community and family life, cultural impacts are cross-cutting, as they form a background of all activities, mechanisms, decisions and impacts of Reklvwun. In the Chart of Strategic Directions of Mutual Support, the 4 cultural directions are placed as key to ensure that the Mutual Support was complementing cultural visions, and not misrepresenting them. The four strategic directions for Culture are as follows:

1. Ensure that our language, Mapudungun, is always present in our management meetings and shareholders' meetings.

2. Participate and organize Trafkintu and other cultural events and exchanges with other Lofs (communities)

3. Share knowledge, and learn solutions and ideas with other Lofs

4. Value and revitalize practices and aspects of reklvwun, or mutual support, according to our culture

Mapudungun

// I like when the lamngenes (sisters) begin meetings speaking in Mapudungun. But not everyone does it. There are some people who lead this, but I would like everyone to lead this,

that is, that we would all do this together. And that depends on us. Not everyone has the same ability to speak Mapudungun, but personally I am in the learning process." (48, father of two)

The Mapuche language is Mapudungun, and even though it is highly spoken, it is one of the fastest disappearing languages in the world. Elder generations went through trauma and didn't feel the need to teach younger generations, now in their 30s and 40s, how to speak it. This however is changing with newer generations.

As part of this effort, the management team of the Mutual Support made it a goal to speak in Mapudungun as much as they could in their meetings. This was met with high expectations: when it comes to introductions and solemn observations, this was achievable. But when it came to accounting and books, indeed, there is more of a challenge to address this in Mapudungun. As a result, the meetings are held in both Spanish and Mapudungun.

That said, what was evaluated by MAPLE Chile in this 5-year process is how the management team felt they did in the use of Mapudungun. Did they feel they were making the effort to speak? On a scale of 1 to 4, the management placed on average a 3 over the years. Perhaps enough Mapudungun, but not enough as they wish.

Trafkintu

As already mentioned in previous sections, trafkintu or trafkintun denominates a practice of reciprocal interchange, where the emphasis is in relationship-building: exchangers, indeed, become each other's trafkin for life, once they have exchanged gifts in this cultural context. In the contemporary context, Mutual Support has incorporated non-monetary exchanges in its internal mechanisms, and also, as other Mapuche organizations have, is promoting a revival of trafkintu as an annual community event. In what follows we offer a few quotes mentioning this cultural practice in relation to Mutual Support and the recomposition of the cultural fabric of the Lof:

// I hope we keep organizing trafkintu. So far it has been very good, because people get to know each other, share knowledge, and it enables them to safeguard native species and seeds." (33, woman, student)

// The trafkintu, I do like, but I do not participate in the nguillatunes (Mapuche ceremonies), because I am in the evangelical church. But neither am I critical. I'm not going to say 'I'm not going to join them, I'm not going to talk to them', because I believe that, if I entered the evangelical church, it was for a reason. Therefore, I cannot criticize others who follow the culture, where I was also years ago, in that culture. Then, not because I have changed, will I criticize the culture. And nor can I criticize it, because I am a Mapuche person. I knew my mother, who was a Mapuche person, and very discriminated because she didn't know how to speak Spanish. So I agree, I cannot say that I disagree. I do agree, although I do not participate in everything. But I do agree, and if we have to cooperate, even if I do not participate, I cooperate the same way. And I think that is valid, and it is important. Isn't it?" (55, grandmother)

// I value that trafkintu has arisen again, but perhaps we need more trafkintu, to continue filling ourselves with that kimvn. Make it territorial, but also make it familiar. Because relationships are reinforced in that intimacy, where sharing, the matetun, the nvtram (conversation), are reinforced. Now we do not go out to visit each other as before the papay (elder women) did, because maybe now we have everything we need at hand. Before, people visited each other, - they say- because there was a lack in the house. For instance, if there was no flour, one went to the neighbor and said: -I don't have flour, but I have pig lard. Give me a little flour and I give you lard. So that is not how it is anymore. So then, to do it as a group is great. Relationships are being strengthened." (36, mother of three)

Reklvwun - Mutual Support

The community-owned financial tool co-developed by MAPLE Chile for the first time with the

Llageupulli Lof, took the name of Mutual Support or, in Mapudungun, Reklvwun, which, literally, means "Leaning on Each Other". For an interviewee, to become a member without cash, but through exchanges, "is an alternative way, which meets the objective of the system, because it has cultural relevance here. Just like the trafkintu, the kelluwun (collective or mutual help), works without, say, currency". Here, we present a few quotes that give Mapuche cultural and oral memory to this concept and practice being resumed in a new context:

// My mom always talked to me about Reklvwun, and when she borrowed something, especially when she borrowed a yoke of oxen, because she didn't have oxen to work, then she went to the neighbors, and she said - 'I will go to my neighbor to reklvwkar, and I will go to ask for his oxen'. And the neighbor would lend her the oxen, and that is how she would do her work. And so that's like a reklvwun, in the Mapuche sense. I take it from that part: our reklvwun now is good because one can borrow money annually. For example, we withdrew that money a few months ago, and now we have to start returning that support, that mutual support. I really like fechi zugu (this matter) because as Mapuche, that's our Reklvwun. We are pleased to comply with this institution, and we would like to continue accompanying this Reklvwun institution. We are achieving many things here. With value. Because we have values, we start living in society, join the institution, and we add to each other." (70, grandmother)

// The fact of having made the decision to place our capital, our savings, or what we have, in the group, in the project, is an advancement that before perhaps we hadn't thought of. (...) There is reklvwun; there is rekuluwun amongst the people. There exists still kelluwun. But one has to advance towards it. And perhaps not cover so many economic necessities, but rather to help ourselves to "ñi kvme mongueal" wellbeing. Because in the Mapuche culture, that is its essence: to live well. Perhaps one needs to advance in

mutual support, without receiving anything in exchange, because that is the essence of being Mapuche, and that is being forgotten. We are forgetting. And perhaps if this group didn't exist, it would be even more forgotten. (...) What is still missing, is that we don't speak about economy, but rather, only about kelluwun." (36, mother of three)

Share knowledge and solutions with other Lofs

// My mother always remembered that formerly they did the mingas (collective work-day), and all the people would help, and they would help each other in any situation. But over time that was lost. Nowadays that hardly happens. But this initiative supports that, or tries to return to that time. The fact that the organization exists is already something positive, because it encourages people to, if there are things that belong to the Mapuche culture, it is necessary to value them and put them into practice. Maintain that aspect of the Mapuche culture, around organic production, as part of this whole process of cultural revitalization that is already taking place. And (Mutual Support) supports that struggle. I think that has allowed

to revalue the Mapuche Kimvn." (26, woman, student)

Part of the cultural vision is to ensure that knowledge is widely transferred as to maintain dialogue between different communities and generations of the Mapuche People. A main objective of this Impact Assessment process is to determine and demonstrate the value of the Rekuluwun - Mutual Support model so we can share this important experience, together with the Llaguepulli community and with other Mapuche communities in the Budi and the region.

As MAPLE Chile, in collaboration with Llaguepulli Lof and other associated communities, we want to contribute to the dissemination of the Mutual Support experience, but also facilitate mutual learning, incorporating other processes and models for decolonizing asset management, currently being implemented by Native Peoples around the world (Adamson, 2008). We hope, over time, to provide a safe institutional space, and logistical, financial and methodological support to create such instances, as communities begin to catalog tools created and directed by them, to share with others.

CONCLUSION

Mutual Support-Rekvlwun can be seen as part of a repertoire of creative responses by Mapuche families to the monetization of their rural economies in southern Chile, that has accelerated notoriously in the last decade.

The Mutual Support Group has become an entity now managed and owned by the Mapuche community of Llaguepulli. The project was set out to create a member-owned institution while abiding to an indigenous cultural context. MAPLE Chile can say that, between 2014 and 2018, we have successfully completed this phase.

What we learned is that saving-based mechanisms are becoming ever more important for rural indigenous populations, and yet, often no community-managed banking systems are still available. On average, Mapuche families of Budi are required to travel hours away by bus to access their basic savings accounts. We observe the Mutual Support Group to have provided an important service to Mapuche families of the Llaguepulli community. We also learned that this serves as more than just a savings mechanism: the tool for the community grew to become an important entity in their daily lives. Today, the tool is one more branch of the Llaguepulli community, serving the needs of the families for economic stability and empowerment to control their assets in an ever-more encroaching globalized world.

The recent surveys made to participating members of the Apoyo Mutuo have provided much insight into the overall recognition to how far along we have come as a team and community project.

Key impacts expressed by members include an increased sense of security and financial independence, and a reinforced ability to balance monetary and non-monetary components of their family economies. Increasingly, the collaboration between MAPLE, Llaguepulli Lof and other stakeholders, including two additional neighboring communities, has enabled a proactive Lafkenche response to local and global environmental challenges.

When it comes to strengthening non-monetary assets and balancing the monetary to non-monetary linkages, Apoyo Mutuo has enabled mechanisms to protect family generative assets from being liquidated to cope with financial needs through both valuable non-monetary exchanges and the retention of cash flow within the community. Mutual Support members' ability to save and access loans through low cost and convenient access to finances, has enabled families to create financial security by protecting their assets from unforeseen expenses and debt, to adjust their financial habits to save for generative investments, and to think in the longer term building of monetary and non-monetary assets.

The Mutual Support Group has created opportunities for longer term asset management, and strengthened family-owned initiatives. Participants expressed they are now able to mitigate financial insecurity. This is especially true when adapting to a context of accelerated monetization in such disadvantageous conditions, families have gradually adopted integrated strategies based on assets they do have, to use for savings and creating a balanced accumulation of monetary and non-monetary assets. This has resulted in a stronger non-monetary economy through the re-investments of their own family farms and initiatives which has provided an opportunity to strengthen other non-monetary aspects of Mapuche Family Economies—both "tangible" and "intangible". Just as important, is the connection the families, especially women, now have to access loans to support initiatives to regenerate soils and cultivate native and organic foods.

Mutual Support has also striven to be inclusive as part of the initial design. We observe the Mutual Support to be on the right track as it continues to involve membership through non-monetary exchanges to support young and impoverished families while strengthening the social fabric of the community. Autonomous functions for saving, asset-building and investment, plus an empowered team, have also



created socio-political cohesion and leadership through the ability to manage assets collectively in the context of decolonization of community economies.

And finally, whilst loans are provided to support the more vulnerable families, the overarching mechanism of the Mutual Support is to support initiatives that are based on generating healthy environmental assets, including healthy soils and foods. We have observed how families are taking the leadership, despite the risks and time-consuming efforts, to move away from conventional agriculture and adopt mechanisms for native and organic food farming. Through co-design of community institutional infrastructures, such as the Mapuche tree-nursery network, the Mutual Support Group has provided a space to create long-term Environmental Regeneration Impacts while Building Indigenous Environmental Governance and Awareness.

The Mutual Support Group today is seen as a Mapuche institution—no need for Western pro-

ocols and systems. Though the cultural impact is transversal in all aspects of economic, social, and environmental goals, cultural impact can be observed in the strengthened collaborative efforts between families and communities, and the role traditional economies, including traditional Authorities, have in their communities.

Upon validation of this document by the Longko and the Council, MAPLE Chile will be able to accept invitations to deliver these tools to other communities and partners. By closing and validating this 5-year impact assessment, a new chapter begins for us as MAPLE Chile. Through dialogues under indigenous protocols, we hope collaboration between MAPLE Chile, Mutual Support Llaguepulli, and other community partners and global allies will expand in research, interchange, education, and relationship-building, as the Mutual Support Group becomes a fully independent entity, while being a model we can jointly share with other Mapuche communities along ancestral lands of Northern Patagonia.

ANNEX

16 STRATEGIC DIRECTIONS FOR THE MUTUAL SUPPORT GROUP - REKVLWUN

CULTURAL VISIONS

1. Ensure that our language, Mapudungun, is always present in our management meetings and shareholders' meetings.
2. Participate and organize Trafkintu and other cultural events and exchanges with other Lofs (communities).
3. Share knowledge, and learn solutions and ideas with other Lofs.
4. Value and revitalize practices and aspects of rekülwun, or mutual support according to our culture.

SOCIAL VISIONS

1. Value and revitalize practices and aspects of keyuwun, or mutual aid.
2. Strengthen our spiritual guides and our traditional authorities – Az-Mapu.
3. Promote more confidence in our knowledge kimün and value the word, respect and responsibility.
4. Halt emigration of young people and strengthen them as Mapuche to be young people with values, knowledge, and Mapuche spirit.

ENVIRONMENTAL VISIONS

1. Safeguard our lawen knowledge or traditional Mapuche medicine and improve the health of our families and natural environment.
2. Value the planting of native trees in our Lof.
3. Support productive initiatives with environmental benefits to soil, water and biodiversity, such as organic farming and other initiatives our members pursue.
4. Increase and rescue our Itrofilmonguen and biodiversity.

ECONOMIC VISIONS

1. Strengthen in a balanced way, our monetary and non-monetary assets of our local economy and cultural assets.
2. Implement supportive and inclusive relationships.
3. Value and practice Mapuche principles of reciprocity and mutual support.
4. Increase self-sufficiency of the family economy and the territory.

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Lafkenche Territory

“Importantly, the initial core or political idea of this, is now there, settled. And how great that two more lamngen (sisters) have joined to form part of the team. How great! This is good, because it means that in one way or another the idea has been installed, and those who join from now on have to focus on being able to enrich and strengthen this work. So I see that too, as a positive impact: it is attracting new people, to get interested, and to make a contribution.

Now, everything that happens, happens in one Lof. And the Lof has guidelines: that is, that everything that is done has to have a cultural underpinning. Strengthening the language. That is the foundation, the mission, or the guiding vision. But, muli neikuleal? Where does everything stem from, from where is it all sustained? From the common stalk.”

Chief Jorge Calfuqueo
Rekvlwun - Mutual Support Group Council
Lake Budi, August 2019

