

## **GLOBAL BUSINESS BRIGADES: A PROFITABLE PIG IN PANAMA?**

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*The case is focused on a student team's experience in developing a business plan for a pig farm for an Ipeti Emberá woman as part of their Global Business Brigades (GBB) experience in Panama. GBB is a unique social enterprise providing service experience for university students benefiting under-developed communities in the world. The student team's experience illustrates the importance of "trust" in social entrepreneurship and the issues of cross-cultural communication.*

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### **INTRODUCTION**

"We only have one day left! What are we going to do?" Five students and one professor from Midland College were engaged in a frantic attempt to answer this very question<sup>2</sup>. The team from the Midwest United States was in the village of Ipeti Emberá, Panama, August 2014, wrapping up their week volunteering with Global Brigades. This nonprofit organization enables student volunteers to work alongside members of impoverished communities in developing countries, and the team had been assigned to assist Melania Sarco, the owner of a pig farm named Cría de Melania. The team's mission was to develop a business plan for the pig farm; it had taken them a week to do so. The next morning, they would present their recommendations to Melania, fully understanding that her family and perhaps her very livelihood depended upon the students' assistance. They were confident in their plan but were stunned by a belated recognition that the true challenge would be convincing Melania that their plan was her best option, and that she should follow their guidance after the team returned to the United States. It had taken the students four days to develop a sound business plan; how could they present it,

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<sup>2</sup> The name of the university has been changed within the text of this case.

justify it, and convince Melania to accept it in just the few remaining hours they had with her?

## **BRIGADE PREPARATION**

### **The First Meeting: Global Brigades**

Six months before that decisive day, the Midland College brigade met for the first time. The full brigade was comprised of twelve business students, two business professors, and three students majoring in Spanish. The first meeting was designed to introduce the participants to Global Brigades and consequently covered all the basics.

### **Global Brigades**

The first topic on the agenda was Global Brigades itself. A staff member of Global Brigades explained that Global Brigades is one of the largest student-led volunteer relief organizations in the world. This international non-profit organization “empowers communities to meet their health and economic goals through university volunteers and local teams” (Global Brigades, 2015c). Global Brigades identifies communities in Ghana, Honduras, Panama, and Nicaragua that require and desire external assistance to alleviate problems such as poverty or poor health. The organization works with each individual community to determine its needs and subsequently initiates week-long “brigades”. These brigades consist of student and professor volunteers and are designed to pair appropriate education and skill sets with community needs.

Global Brigades’ efforts involve many disciplines; the organization utilizes students and professors in Business, Water, Public Health, Microfinance, Environmental, Architecture, and Law brigades (Global Brigades, 2015a). Its “holistic model” is designed to ensure the efforts of separate brigades complement each other. The model encourages, for example, a Medical Brigade to alert Global Brigades if a community requires access to cleaner water, which enables the organization to subsequently send a Water Brigade to the community. The holistic model also outlines a clear strategy for phasing out of communities after they become self-sufficient. Global Brigades’ desire is to empower the villages it helps. As a result, it is focused on educating and equipping communities to eventually fulfill their own needs.

### **Brigades**

The next portion of the presentation focused on the brigades themselves. Global Brigades has full-time staff in Ghana, Honduras, Panama, and Nicaragua. These staff members are responsible for establishing a relationship and regular communication with each Global Brigades community in their region. These staff members also serve as guides and translators for the volunteer brigades. Once a

community partners with Global Brigades, it typically receives two week-long brigades per year. Because it frequently takes a community years to attain self-sufficiency, it is not unusual for many brigades to visit a single community. However, it is quite rare for the same university to send multiple brigades to one community. For example, although this would be the first time a Midland College brigade travelled to the town of Ipeti Emberá, the villagers there had previously received one brigade from another university.

### **Funding**

Finally, the students discussed the practical matter of funding. Global Brigades is student-led in multiple ways. First and foremost, the brigades are comprised primarily of student volunteers and student leaders lead their individual brigade teams. Second, the nonprofit organization relies upon its volunteers for its income. The vast majority of the organization's expenses are directly related to transporting students from their home countries to the villages and providing the volunteers with housing and food during their trips. Global Brigades ensures its own the long-term stability by requiring that each brigadier finance his or her brigade expenses in the months leading up to the brigade. In addition, each brigadier would be responsible for contributing \$100 to Ipeti Emberá's Credit and Savings Cooperative, which would be discussed in more detail during the next meeting.

### **The Second Meeting: Global Business Brigades**

The second meeting took place not long after the first and gave the brigadiers more information regarding the work they would be doing in Panama. Because the Midland College brigade was comprised mostly of business students and professors, they had been assigned to Ipeti Emberá, a rural village that required business education and expertise. As a result, the discussion during the meeting focused on Global Business Brigades (GBB). The President explained that GBB is a branch of Global Brigades dedicated to providing economic assistance and empowerment. This is the branch through which the Midland College team would be volunteering. GBB has three components; Credit and Savings Cooperatives, financial literacy workshops, and business consultation.

Many of the communities that partner with GBB have extremely limited or no access to traditional financial institutions. As a result, GBB works with the leaders of each community to establish a Credit and Savings Cooperative, which gives community members access to personal and business loans, as well as a place to save their money. GBB provides the start-up capital and trains members of the community to operate and lead the Cooperative. The interest earned from loan payments is used by the Cooperative members however they wish. The interest paid for savings is crucial in the village of Ipeti Emberá; culturally, the Emberá people are averse to saving money. The Credit and Savings Cooperatives offer savings

interest rates of 1% per month to fight this ingrained mindset. The interest charged to borrowers was 5% per month. The brigadiers would be directly contributing to the cause; each brigadier could choose to allocate their designated \$100 as additional loan capital for the Cooperative, or as savings matching incentives.

The meeting continued, and a GBB staff member described the second initiative: financial literacy education workshops. GBB has developed a curriculum that includes topics such as saving, setting financial goals, preparing budgets, planning for financial emergencies, and obtaining loans. Each brigade teaches a portion of the curriculum, beginning where the previous brigade ended. The GBB staff had warned that the in-country staff would serve as translators and little more; the students would be responsible for transforming the curriculum outline into thorough and tailored daily lessons.

The final topic of the meeting regarded the business consulting component of GBB. Many of the communities that work with GBB are home to multiple entrepreneurs, and most of these entrepreneurs appreciate the opportunity to gain insight from business students and professors. As a result, each global business brigade is separated into smaller teams, and each small team is assigned to an entrepreneur during the trip. The Midland College brigade was separated into three teams. One would work with an artisan group in the village, one would work with a farmer, and the third – consisting of five students and one professor – would work with a pig farmer named Melania. The President reiterated that because Ipeti Emberá had already received one university brigade, each entrepreneur would have worked with a small team before.

### **The Ensuing Months**

During the following months, the brigadiers continued to plan and prepare for their trip. The in-country Global Brigades personnel warned the students that minimal preparation could be done before arriving in Panama, because so much would depend upon the specific desires of the community and the entrepreneurs. Nevertheless, the GBB staff was able to provide the students with some very useful background information regarding the village that the students would be visiting. Ipeti Emberá is home to approximately 85 families. The inhabitants speak a mix of Spanish and Emberá, so the students would be interacting with the villages through the GBB staff, who would serve as translators. The men of Ipeti Emberá commonly work in agriculture, often growing corn, rice, plantains, or yams (Global Brigades, 2015b). Both the men and the women within the community work as traditional craft makers, and the women generally also take care of the home and children. Ipeti Emberá also has a few small entrepreneurial efforts: a couple of pig farms and six small kiosks that sell snacks, soda, and trinkets.

The community has one primary school that includes grades one through six (Global Brigades, 2015b). For education beyond sixth grade, the children must travel to the town of Tortí. Many community members desire to give their children access to better education; few individuals within the community have more than an elementary level education, and approximately fifty percent of the community's population is illiterate (Global Brigades, 2015b).

The level of financial literacy in the community is minimal. Five months prior to the arrival of the Midland College brigade, the community members was exposed to the first portion of the GBB financial literacy curriculum from another brigade. During that brigade, the villagers were taught how to set financial goals and examine the way they spent money. Other than these two lessons, the vast majority of the community had no exposure to any formal business education.

The village consists of people from the Emberá ethnic group. While this group represents one of the largest indigenous populations in Panama, it is greatly outnumbered by the mestizo (mixed indigenous and white) population. The indigenous populations of Panama emphasize their unique tribal histories and cultures, which puts them at odds with the mestizo population, who embraces many aspects of Hispanic culture. These cultural differences are compounded by historical and other complications and have created a very tense relationship between the indigenous and Hispanic people of Panama. Today, the indigenous people are often treated as second-class citizens, and therefore have a difficult time finding employment or other opportunities in the wealthier, mestizo-dominated urban areas of the country. As a result, the indigenous people of Panama generally experience more widespread and extreme poverty than their mestizo counterparts. These struggles were clearly reflected in Ipeti Emberá. Over 90% of the village fell below the poverty level of \$3.13 per day (Global Brigades, 2014).

Ipeti Emberá is run by a local government, with very little assistance or interference from external governmental or regulatory bodies. This is due to many reasons. First, the cultural differences between the Emberá and Hispanic populations required the Emberá community to have an Emberá government. Second, the village had been disappointed by the national government in multiple instances. In general, national efforts to mitigate the prejudice, poverty, and inequality faced by indigenous communities had been largely ineffective, leaving them to cope on their own. For instance, the government had promised to deploy agricultural experts to stay in the village for many days to advise and assist the farmers of Ipeti Emberá. However, the experts spent less than one hour in the community. Additionally, the government-funded schools in the area utilized Spanish for instruction, which was a second language to the children of Ipeti Emberá. No additional support or assistance was given to these children, which resulted in many falling behind and

eventually dropping out. Finally, the Panamanian government gave the village very little infrastructure support. Ipeti Emberá is located close to the Columbian border, and the area consequently sees a high volume of drug trafficking. The national government intentionally leaves the roads in the area in disrepair in an effort to inhibit drug smugglers who may try to flee Panamanian police. All of these factors have led the members of Ipeti Emberá to mistrust the federal government and believe it is better to solve the vast majority of community problems internally, without assistance from individuals or institutions outside of the village.

## **THE BRIGADE**

### **The First Day**

The students awoke to the noises of the Panamanian jungle. Although they were exhausted from the previous day's flight and four-hour bus ride from Panama City to the GBB compound, they were excited to get started. At breakfast, they met the two Global Brigades employees who would be working alongside them throughout the week. The first served as a translator. The second, Kevin, served as a translator, guide, and overall liaison between the brigadiers and the villagers. After breakfast, Kevin gathered the brigadiers and gave them a presentation designed to help them have a successful brigade.

### **Introductory Presentation**

Kevin began the presentation by reiterating what the brigadiers knew about Ipeti Emberá. He paid particular attention to the cultural customs of the village. For example, he encouraged the brigadiers to be both patient and flexible throughout the week, because the community members lived and worked at a slower tempo than their American visitors. In addition, he described the cultural aspects of the villagers' living conditions. The members of Ipeti Emberá live on a piece of collective land that is shared by all members of the community (Global Brigades, 2015b). Typically, the custom within the Emberá culture is to communally maintain and farm shared land. However, the members of Ipeti Emberá strayed from this practice. Years before the Midland College brigade, the community members farmed the land as one group. However, tensions arose alongside accusations that some individuals were not doing their fair share of the work. The communal gardens were left untended and harvests suffered. As a result, the members of Ipeti Emberá chose to divide the land and make each family responsible for its own plot. The distrust between families within the village created by this experience lingers to the present day and often influences business decisions. Nevertheless, the villagers are generally united by their shared love of their Emberá heritage and culture.

After the brief cultural lesson, Kevin discussed the responsibilities of the brigadiers. Every morning, the brigadiers would present the financial literacy workshops. The

brigade would be split into the three small teams during the financial literacy lessons. The brigadiers had to present the GBB-designated topic each day, but each small team had freedom regarding the specifics of the creation and presentation of each lesson. Kevin did strongly recommend, however, that each team begin every day with an ice breaker in order to build rapport and trust between the brigadiers and the villagers. Kevin also discussed the GBB tradition of allowing each villager to choose a brigadier to be his or her “best friend”. The villagers were put in their best friend’s lesson every morning, and the brigadiers were responsible for engaging their best friend and helping them understand any evasive lesson concepts.

Kevin’s presentation then covered the second responsibility of the brigadiers: business consultation. Just as the mornings were dedicated to the financial literacy workshops, the afternoons were allocated for meetings with the entrepreneurs. When the small teams met with their entrepreneurs, the small business owners would outline their problems and goals, and essentially set the agenda for the week. Kevin warned the brigadiers that they only had one week to assist their designated entrepreneurs; the brigadiers would not be able to communicate with the villagers after the brigade ended for two reasons. First, it was very difficult, considering the poor infrastructure in the area, to contact the villagers remotely. Second, GBB policy prohibited brigadiers from contacting the village after the brigade due to negative past experiences. In the past, brigadiers had promised to maintain contact with villagers until their problems were solved but had failed to do so. The villagers had felt abandoned and had blamed GBB for the lapse. As a result, GBB altered the program to allow it to be the sole point of contact for the villagers.

### **Meeting the Villagers**

Upon arriving in Ipeti Emberá the morning of the first day, the students of Midland College were greeted by a remarkable sight. The village was encompassed by a tropical jungle and seemed very small compared to the mountains dominating the horizon. The largest building in sight was the circular hut that the students would come to know as the community’s gathering place. It seemed to rise from the jungle itself, constructed with wood and topped with palm fronds. It was raised on stilts, sitting approximately ten feet above the jungle floor. It did not have walls; the interior was protected from the elements by nothing more than the thatched roof’s overhang. This architecture was repeated on a smaller scale in each of the nearby huts which would soon prove to be the villagers’ homes. The students marveled at the beauty of their tropical surroundings while they stretched and bemoaned the bumpy drive from the Global Brigades compound to the community. After a short time, Kevin ushered the brigadiers into the gathering place. The students climbed the stairs that led up to the elevated floor of the building and, at Kevin’s direction, removed their shoes. He explained that this was a common custom in the Ipeti

Emberá community, as well as a sign of respect. The building had no chairs, so the students sat on the floor and waited as he spread the word in the community that the students had arrived.

As villagers entered the structure and seated themselves on the other side of the building, the students could hardly control their excitement. The brigadiers reveled in their first encounter with the unique language that blended of Spanish and Emberá, while the Spanish majors did their best to understand the conversations surrounding them. The students admired the women's clothing, which consisted of vibrant tank tops and skirts with beautiful and unusual patterns, and which contrasted both with the men's T-shirts and jeans and the students' GBB-mandated modest shorts and T-shirts. Although the students had heard that some of the women might be topless, consistent with Ipeti Emberá tradition, each villager arrived fully clothed. As the brigadiers watched each person ascend the building's stairs, even the student's unusual position – seated shoeless on the floor – could not dampen their excitement. Anxious as they were to get started, it was almost painful to wait for the unhurried community members to sit on the floor opposite the students.

After ample time had passed, the meeting began, and Kevin introduced the brigadiers. Angel, the leader of Ipeti Emberá's Savings and Credit Cooperative, introduced himself and the other members of the cooperative's leadership, four men and a woman. At the time, the Ipeti Emberá Cooperative had twenty-one members and seven outstanding loans totaling approximately \$265. The loan interest payments were simply increasing the Cooperative's capital, but the community had plans to eventually use the money to buy a community vehicle.

Angel then went on to describe the Ipeti Emberá culture. Angel explained that the buildings were on stilts for traditional – not practical – reasons. Historically, the Emberá people had lived by rivers and other bodies of water and had learned to construct buildings with stilts to protect against flooding. Even though Ipeti Emberá was now situated on high ground and therefore essentially immune to floods, the villagers maintained the traditional stilt structures in honor of their heritage. Another important cultural aspect of the villagers' lives involved craft working. Both men and women in the Emberá culture take great pride in practicing traditional artisan pursuits; men create wood carvings, and women embroider and make jewelry. Women in the community had even formed an artisan group that sold their craft wares to tourists. Because few tourists visited the village, the group had ample inventory. Nevertheless, they completed a monthly journey to Panama City to obtain additional craft-making supplies. When the students asked why the group spent money and time to obtain supplies that would very likely not result in



additional sales, Angel explained that the villagers could not cease creating crafts; they had to continue the Emberá tradition.

Angel then asked the brigadiers what they thought of Ipeti Emberá and its culture. The students expressed through Kevin their interest in the unique and exotic culture that permeated the Emberá way of life. Angel went on to explain that his community would like to gain income by presenting cultural performances for tourists, and he wished to understand whether Americans found the culture of Ipeti Emberá special enough to warrant the four-hour drive from Panama City. Although the students doubted many tourists would brave the rough trip, they felt the need to assure the villagers their culture truly appealed to outsiders.

The students then began to ask the community members questions, such as what the villagers wished to accomplish with the knowledge they gained throughout the brigade. Despite the range of ages and economic statuses represented, the same two answers were repeatedly given. The first was to preserve the culture of Ipeti Emberá, both by continuing to make traditional crafts and by passing cultural customs to the children of the community. The second answer was similarly centered around the upcoming generation: to give their children better lives than their own.

After this discussion, there was only one thing left to do: pick best friends. The villagers each took turns picking their “best friend” for the week. Melania did not choose one of the brigadiers that was assigned to her business consulting team and would consequently be in a different financial literacy workshop group. Once the villagers and brigadiers were paired up, the villagers returned to their homes and Kevin spoke to the brigadiers. He explained the first financial literacy lessons would take place the next day; for now, it was time to begin the business consultation portion of the brigade. After lunch, the brigadiers would split into their three preassigned teams: the artisan group, the farmer, and Melania. The team assigned to Cría de Melania had received virtually no background information about her or her business. Because Kevin had worked with Melania and a group from the previous brigade, he would serve as the translator for the Middle College team. However, he had shared very little background information about Melania or her discussions with the previous brigade; he didn’t want past experiences to dictate present actions.

### **Meeting Melania**

When the time came to disperse, Kevin sent the team ahead. He told them how to find Melania’s house and explained that because the hut was on stilts, the students would find a notched log leaning against the side, which served as a ladder. As the students neared Melania’s home, they noted its general structure was similar to the

community gathering center, albeit much smaller. It was covered by a thatched roof and had a two-leveled floor in an effort to create separation between the space that served as the kitchen and the general living area. There were no walls except for one blue tarp that covered one side of the house. As a result, the team saw Melania sitting inside as they walked up to the hut. Excited to begin their task, the team immediately waived and climbed the log ladder, entering the hut without delay. As they entered, they realized the small space was quite crowded; it already held Melania, two of her children, and her three grandchildren. The team gathered in the living area at Melania's direction. Melania's family did their best to make the team comfortable despite the cramped conditions; they provided wooden stools for the team to sit on, while the family members themselves sat on the floor. As they waited for Kevin to arrive, Melania, her son, and her grandchildren stayed in the living area. An awkward silence grew; the Spanish major in the group did her best to introduce the team in an effort to break it.

Shortly, Kevin came to the hut, to the relief of the family and the brigadiers. As he approached, he called to Melania, who welcomed him to enter her home. Kevin climbed the log and removed his shoes after climbing up the log ladder, just as he had directed the brigadiers to do before entering the community gathering place. The brigadiers uncomfortably shifted in an attempt to hide their own shod feet as Kevin seated himself on the floor near the team members, explaining that calling to the home's inhabitants before climbing up the log ladder was a courtesy essentially equivalent to ringing a doorbell before entering a house. Once Kevin was settled, the team gratefully jumped into their questions. Each of the six group members was free to ask questions, and they proceeded to do so quite rapidly due to their curiosity.

To help the team gauge Melania's abilities, the first question they asked concerned her level of education and whether she was literate. Through Kevin, she answered that she was illiterate, having only completed a second-grade education. Her children, however, were all adults and able to read and write. She explained that she had lived in Ipeti Emberá her entire life and had received her knowledge of pig farming from her mentor, Lucia, who had been raising pigs for years. Kevin gave the students additional detail, telling them that GBB had offered to give Lucia business consulting services as well, but she had turned down.

In addition to what Lucia taught her, Melania had some personal experience raising pigs. She had started her pig farm two years ago to generate additional income with which to take care of her family. Her first and only previous pig had grown to be 300 pounds, which is approximately 50 pounds above average. Unfortunately, her husband, Ariel, was not aware of the pig's worth, and sold it without conferring with Melania or her children. Ariel sold the pig for \$125; Melania estimated a fair

price would have been approximately \$675. When the students asked if Melania thought Ariel would make a similar unilateral decision in the future, Melania responded that she had talked to her husband was confident he would consult her in the future before attempting to make a sale.

Additional questions from the students led Melania to explain she had invested substantial amounts of time and money into her first pig; Ariel's actions left her with a sizeable loss and very little capital remaining with which to buy and raise a new pig. Although she had purchased a male pig approximately one year before the brigade, she could not afford enough pig feed, and her pig was consequently unable to gain weight. The situation was complicated by the constraints on Melania's time; her pig keeping duties were secondary to her other agriculture and artisan pursuits.

Still more questions revealed that the pig lived in a pig pen in the jungle, only five minutes from Melania's house. Kevin suggested Melania lead the team to the pen in order to see the pig, and the team readily accepted. The pig pen's base was a concrete slab, and its walls were constructed from wooden slats. There was no bedding or mud in the pen because, Melania said, her pig was a premium breed whose skin irritated easily. Because there was no bedding to absorb the pig's waste, Melania wished to install a septic tank nearby. In fact the last university team to work with her made this suggestion. Although she had no formal price estimation, she guessed that installing a septic tank would cost hundreds of dollars.<sup>3</sup> Kevin concurred with her estimation.

As the team continued to observe the pig pen, they marveled that the scorching sun and oppressive heat seemed to have no effect upon Melania and her husband. Unlike its owners, the pig was hardly immune to the temperature. In its irritation, it overturned the water bucket Ariel placed inside the pen and vigorously scratched itself on the wooden siding. Although there were wooden beams that extended into the sky and could support a roof, the pen had no such shelter from the tropical sun. Melania explained that she wanted to purchase metal sheeting, which would cost approximately \$90, to form a roof for the pen. This would be a temporary solution to shelter the pig from the sun until Ariel could devote the substantial time and money that was required to fashion a palm frond roof. Melania went on to explain that Ariel carried water to the pig pen twice a day, both to provide drinking water for the pig and to pour water on its back in an effort to lower its temperature. Because her husband was growing old and had some difficulty carrying the water uphill from the stream to the pig pen, Melania wished to install a pump that would

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<sup>3</sup> Panamanian money is tied directly to the US dollars, so Panamanians often use US dollars in transactions.

transport the water uphill. Melania mentioned that the previous brigade members had suggested these improvements.

Once the group left the pig pen and returned to the shady interior of Melania's home, the team continued to ask questions in an attempt to gather additional information about the unexpectedly complex world of Panamanian pig farming. The team quickly realized they would need still more information if they were to give Melania any truly helpful advice. After all, the students and professor had absolutely no personal experience with pig farming. And although the team had one laptop, the lack of Wi-Fi in the Panamanian jungle prevented them from doing their own research. They consequently continued to question Melania about every aspect of her business. After fifteen minutes or so of rapid-fire questioning slowed only by the translations between English and Spanish, Melania asked why the students had so many questions. She asked if they meant to steal her information, take it back to the United States, and establish their own pig farm. The students were taken aback, especially because they knew Melania had worked with GBB and a university brigade before. They explained via Kevin that their recommendations depended upon the information obtained through their discussions with Melania; the more information she could give them, the better the business plan would be. Melania hesitantly accepted their assurances and agreed to continue.

The discussion turned to Melania's plans for the future. She had allowed another pig farmer in the area to use her male pig for breeding purposes; she would soon receive two female piglets as payment. She wanted to enlarge the pig pen to make room for the newcomers, which surprised the team; the current pen looked like it could easily accommodate three pigs. When they questioned Melania, she granted that the current pen was probably large enough to fit all three. The team, intrigued by the profitable breeding arrangement, asked Melania if there were other similar opportunities. She said she did not know if there were other pig farms in the village with pig for breeding. She was quickly corrected by her son who stated that there were three other pig farms nearby, and both male and female pigs that could be useful in future breeding arrangements.

Knowing that their time with Melania was almost at an end, the students reviewed what they had learned that day and said goodbye. As they left Melania's home, they reflected upon what they had discovered and how much they still needed to accomplish. They wondered and worried what the following days might bring.

### **The Brigade Workshops**

The next day began much as the day before had. The students entered the community gathering place, removed their shoes, and sat down on the floor, already comfortable in this exotic routine. They heard Kevin spread the word that the

brigade had arrived and waited as the members of the community began to trickle in. They waved to the villagers and attempted to say, "Good morning," the Spanish majors faring much better than the rest.

After an introduction by Kevin, the brigadiers split into their three teams and commenced teaching their first financial literacy workshop of the brigade, "Making Financial Decisions". As the team that was providing business consultation to Melania watched her follow her chosen best friend to a different group, the team realized that they would only have time to work with Melania during the afternoons; she would not be in their morning financial literacy workshops. Nevertheless, they were excited to get started. The team that was providing business consultation to Melania began their workshop with an ice breaker, just as Kevin had advised. The floor was divided into two sides: "yes" and "no". Kevin made up simple statements and the villagers and brigadiers then moved to the side of the floor that appropriately answered each statement. The statements were simple – examples included "I like to sing" and "I don't like spicy food" – but the game was effective. The brigadiers and villagers often ended up on the same side, which proved that their differences were not as great as they originally imagined. Even the statements that highlighted cultural differences (for example, the Panamanian women were far more interested in cooking and raising children than their American counterparts) sparked interest and engagement. The game quickly became quite fun, and both villagers and brigadiers began shouting out statements, which led to entertaining results and frequent laughter.

Each day throughout the week, the financial literacy workshop began with an icebreaker. Although the ice breakers served to downplay cultural differences, the workshops that followed often highlighted unique aspects of Ipeti Emberá culture that greatly influenced the way the villagers made financial decisions.

During a discussion of the difference between "needs" and "wants" the brigadiers learned about the beautiful skirts they had seen the village women wear. With the help of the women, Kevin explained that these skirts were called "parumas" and were status symbols within the community, much as an expensive purse or car is a status symbol in North America. The patterns were designed by a fashion designer with Emberá heritage and were therefore much loved by women in the Ipeti Emberá community. The brigadiers learned that it was not unusual for a woman to buy two or three skirts a month during prosperous times. The women considered the skirts to be so important, several stated that if money were tight and the choice came down to food or a paruma, the paruma would often win. The brigadiers spent ample time attempting to convince the women that parumas were "wants", not "needs", aided by emphatic support from the village men in attendance. At one point, a woman in the group exclaimed if clothes were not "needs", everyone in the

community might as well revert to old customs, still occasionally followed by the more senior village women, which dictated that no one wear any tops at all. This sparked a more detailed clarification by the brigadiers.

The needs and wants conversation encompassed other, more sober matters as well. After the group determined that educational expenses were a need, a woman discussed her struggle to give her son access to education. Her son had epilepsy and was consequently not allowed to attend public schools. She described the financial distress that resulted from her determination to pay for her son's enrollment in private school and expressed her hope that the advice given during the financial workshops would be able to help her. Another woman shared a similar story after it was decided that medical expenses were a need. When her daughter began showing signs of epilepsy and the traditional doctor could not help her, she traveled to three separate witch doctors – quite a difficult and expensive feat in the Panamanian jungle – until she found one that she believed was able to help her daughter.

During another workshop, the sound of a unique bird caw sounded throughout the jungle. The community members were visibly shaken. They promptly began to ignore the brigadiers' lesson and talk amongst themselves. After things had calmed down, the brigadiers learned that the villagers considered the sound an omen that death would soon visit someone within the community. The bird caw did not frighten the brigadiers but did serve to contrast other situations which scared only the Americans. For example, throughout the workshops there were consistently one or two toddlers wandering around the gathering place while their parents listened to the lessons. These children walked wherever they pleased, including on the edge of the gathering place. As the edge was elevated ten feet off the jungle floor, the brigadiers were worried for the safety of the young ones. The villagers paid hardly any attention, only pulling their children away from the side when a little foot was actually hanging off the edge.

As the workshops progressed, the brigadiers were impressed by the villagers' willingness and ability to learn. Going into the brigade, the team had recognized the magnitude of their responsibility: to teach a severely undereducated community how to make responsible financial decisions. They soon came to understand, however, that the lack of education stemmed not from a dislike of or ineptitude for learning, but from financial constraints. The inability to pay for transportation to school or the need to tend crops in order to provide sustenance for one's family could easily halt a student's progress.

### **Cría de Melania**

The team responsible for Cría de Melania continued to meet with Melania every afternoon. During one session, the team questioned Melania about her plans for the future. Melania answered that she was planning to breed her male pig again to get another piglet, just as she had done in the past. She then meant to butcher the male pig and sell it for its meat. Kevin let the team know that in Ipeti Emberá, whenever a pig farmer wished to sell a pig, it was butchered, and the entire community would gather to roast the animal. This process culminated in a community-wide feast.

During their discussions, Melania's family members went about their lives in the rest of the hut. Due to the close quarters, the brigadiers were able to observe life in an Ipeti Emberá household with ease. Melania's children prepared food and completed other household chores. Melania's grandchildren clambered up and down the log ladder with an effortlessness that amazed the brigadiers. Melania's youngest grandchild, a boy that seemed to be about one year old, walked around the hut, followed by his mother. When he chose to sit on the floor near the brigadiers and play with a butcher knife, his mother sat down next to him and listened to the discussion between the team and Melania. There was a small interruption when the child swung the knife and nearly injured one of the team members, after which his mother wrested the knife from him. The team chose not to say anything and continued with the conversation.

Each day during the week, the team learned more about Melania and her pig farm. Each night, the students and professor evaluated the new information they had gained through their discussions. They deliberated options and debated alternatives, trying to develop a business strategy that could make the pig farm a success. Although Melania had presented her own vague plan to the students, she confessed that she was not necessarily sure her tentative plan was truly the best course of action for her business. Her plan did not take many of the situation's complexities into account. For example, should the owner slaughter the pig sooner to improve cash flow or allow it to live longer so it could grow larger and sire more piglets? Should she pay for higher quality food? Did it make sense to upgrade the pig pen and if so, when? And perhaps most importantly, should Melania raise or sell the two piglets other pig farmers would soon give her? She would not explicitly admit it, but it was clear the success of her business could be dramatically influenced by the advice she received.

### **THE REALIZATION**

For the whole week, the students worked with the villagers. Each day, the group traveled three long and uncomfortable hours in a cramped van to get from their hostel to the village and back on the pothole-laid road. During the day, they conducted workshops and interviewed Melania and her family to get as much

information about the pig farm as possible. Each evening they used this information to devise their plan. The students worked sixteen-hour days without Internet access and slept 15 to a room. The evening before the last day, the team finalized their business recommendations. They were exhausted, but proud; they had analyzed every option and discussed every complexity and developed a solid plan and cash flow projections that would provide Melania with a step-by-step path to profitability. All of their discussions with Melania and their late nights debating pig farming had come to this; they had created a strategic business plan for Melania that would enable her pig farm to be a successful source of income for her family. As the team sat back, reviewing their work and congratulating one another, a horrible realization struck: the team would not be there for the plan's implementation. Despair threatened to replace satisfaction as the team recognized all of their work would be in vain if Melania did not choose to accept and implement their guidance. Their last day in Panama would present one final challenge: convincing Melania that their recommendation was her best option, and that she should follow their guidance long after the team returned to the United States.

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