

The Global Economic System is in a Reverse Direction and No One Repaired it

Carolina Façanha Wendel, University of São Paulo, Brazil
Mário Masaru Sakaguti Júnior, University of São Paulo, Brazil
Marcos Sorrentino, University of São Paulo, Brazil

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Abstract

The way money has been handled is directly related to the multiple crises facing humanity. The existence of debt allows domination among social classes, among nations and, consequently, super-exploitation of the human being over nature. This study aimed to question the charging logic, which is the basis of the current global economic system. By observing nature, you can notice that nothing is charged: you don't have to pay for what you get (oxygen, the sun's light, water, food, life itself, etc.). The current global economic system, however, has inverted this logic: exploiting and charging people is often more valued than caring and giving to them. In this way, it is evident that nature, which gives too much and doesn't demand anything in return, will always be the most exploited. So, couldn't humanity replace the act of *charging* by the act of *giving*? In other words, if the price of a product or service were determined not by the seller or service provider, but by the customer or beneficiary, could the domination and exploitation of human beings continue to exist? Through this change, wouldn't it be possible to achieve ethical principles – considering the well-being of each one and of the humanity as a whole –, such as autonomy and emancipation of human relations, dignity, cooperation and exchange of pleasantries? Wouldn't it be possible to restore the meaning of the act of working and, furthermore, the interest, enjoyment and intrinsic motivation to perform it, regardless of its economic value?

Keywords: Charging, Dignity, Emancipation, Public Policy, Work.

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Introduction

The major environmental and sociocultural problems resulting from, among other causes, the capitalist economic system, have motivated the arising of many critical theories. This article seeks to promote reflections on the theme, make inquiries and questionings, and mainly address some issues that are not often discussed.

The contradictions of the current global economic system can be seen by the fact that while the world's hundred richest people have more wealth than half of the world's population, one billion people go hungry. According to Credit Suisse, while 0.7% of the population has 41% of all the wealth in the world (in assets), 68.7% of the population is left with 3% only. The Swiss Federal Institute of Technology has showed that 147 groups command 40% of global corporate capital, in which three quarters of it are composed of banks and other financial intermediaries, and not of producers. That is, *the tail wags the dog* (Dowbor, 2014).

It is interesting to notice that, in this situation, amid the financial crisis and growing social inequality, the greater the feeling of insecurity, the more people cling to money. In addition, the greater individualism and dependence on money, more people allow money to exert power over their lives without realizing the close relationship between crises, inequality and how our global economic system works.

[In the U.S.], in nineteen-thirties, prices being depressingly low, the obvious step was to increase the supply of money. Prices would then recover, business and employment would be stimulated. In 1933, this idea was adopted (...) by [president] Roosevelt. The gold content of the dollar was reduced: for the same gold there would be more dollars. It didn't work. (...). As money was created, people frightened as they were in those depression years, simply held on to it (Galbraith, 1977, p. 194).

Irving Fischer (1867-1947), mentioned by Galbraith (1977), discovered what people and even economists have been reluctant to admit: economic problems cannot be solved easily and cheaply just by money. If so, these solutions would have already been done, and all would be, at this time, free of economic depressions or inflation and, in general, prosperous and happy.

What is observed, however, is that the struggle for social justice has been confused with the struggle for equality in a modern colonial cultural pattern. This pattern is considered superior and, therefore, liable to be globalized (Porto-Gonçalves, 2015). The capitalist system tries to produce a positive image of its activities, creating notions of progress and development. It is argued the idea that the main purpose of human life is the unlimited growth of production (Castoriadis, 1987). Behind this ideal that moves contemporary society there is a meaning: economic growth brings progress and progress means happiness. That's the message of western capitalism (Kamp, 2003). The concept that the material conditions are the most important requirement to enable human happiness has made the human effort was deposited on formal work, on parameters such as Gross Domestic Product (GDP) and the generation of wealth obtained from exploitation of nature and of other human beings.

Thus, "instead of *economy being embedded* in social relations, social relations are embedded in the economic system" (Polanyi, 1944, p. 57). That is, modernization has contributed to the destruction of traditional loyalties, the rights and obligations of

customs, the experiences brought from ancestors generations, from tradition, etc., leaving economic rationality as the basis of social life (Bauman, 2000). And whenever economic rationality is not regulated and balanced by principles of reciprocity, redistribution and domesticity (Polanyi, 1944), the distance between those who get rich and those who contribute to society increasingly becomes. In fact, current yields of financial investments of those who have accumulated capital are higher than the annual growth rates of world production. The progressive loss and disaggregation of global governance are based on the breakdown of the *social contract*, on which the coexistence of human societies should be based on (Dowbor, 2014; Piketty, 2014).

Manner & Gowdy (2010) suggest that "if we drop the assumption that fitness is equated with the consumption of market goods, pure altruism is no longer fitness reducing, particularly in western societies" (p. 753). However, until that doesn't happen, the development continues to be based on the idea of domination over nature and over other human beings and, therefore, on the construction and continuous improvement of techniques to ensure the existence of political and legal conditions for such domination processes may occur (Porto-Gonçalves, 2015). For example, from the moment land, money and labour are considered goods, there are prices to be paid to get them: rent for the land, interest for money, salary for work, and profit for the sale of merchandise in general. And when labour and land are included in the market mechanism, society and nature are subject to the laws of the market. In this case, the profit becomes the main motivation of people. All transactions are transformed into monetary transactions and all income comes from sales. The disarticulation caused by these factors disrupts human relations and destroys the habitat (Polanyi, 1944).

The objective of this work is: to question the charging logic, which is the basis of the current global economic system. It is suggested that this logic is inverted and it is proposed another way to make it appropriate for sustaining human life on this planet.

The charging logic

In 2009, during a trip to Istanbul (Turkey), I¹ began understanding the logic of trade relations. Knowing one of the largest and oldest covered markets in the world, the Grand Bazaar, which has over 500 years (Köroğlu et al., 2009), I had my aroused attention to two points: I) The prices are not fixed, they are initially very high, but decrease after negotiation between seller and buyer. It creates the need of critical thinking about the value of the goods. It may bring people together because it requires them to negotiate, to dialogue, to consider at least minimally the interests and needs of each other. That is, *it establishes a relationship not between money and goods, mediated by people; but between people, mediated by the exchange of money and goods.* II) The sellers are almost all male. Trade is historically a male activity, which made me think about the historical division of human life into two spheres: the production of goods and services, historically designated for men; and the reproduction of biological life, historically reserved for women.

However, while it was given great value to activities historically assigned to men, such as economics, administration, politics and religion; the activities performed at

¹ Carolina Façanha Wendel, the first author of this paper.

home, such as child, elderly and sick care, cooking, educating, cleaning and tidying the house, etc., were not recognized as work and, therefore, were considered valueless (Viezzler, 2013). If the economy were based on the principles of reciprocity, redistribution and domesticity; biological reproduction could be linked to socioeconomic production, not separated from it (Polanyi, 1944). This separation has created an imbalance in which the overvaluation of money and wealth accumulation reproduces a *status quo* that is increasingly establishing itself against life support (Piketty, 2014; Viezzler, 2013).

About life support in this planet, if its bases come from nature, couldn't nature be considered the best professor of economics? By observing nature, it is possible to understand that the belief that an economic system must be based on accumulation of wealth obtained by the charging logic is wrong. Nature never charged for products or services provided to humanity. As well as a mother does not charge for breast milk that she gives to her baby. For nature, the expression *there is no free lunch* does not make sense, because nature gives everything to mankind for free.

But the global economic system, on the other hand, has inverted this logic developed over millions of years by nature. In today's societies, people tend to appreciate more what is charged than what is not. Thus, the ability to determine the value of everything is not well developed, especially when it comes to environmental, collective and systemic issues. Most people does not know about how the global economic system works, neither understands the mechanisms that involve money, despite the unquestionable importance of money in everyone's life, both the object of desire and the structuring of society, heavily interfering in the political, economics and social powers (Dowbor, 2014b). We are programmed to simply accept the predefined price. If there is something being sold at a very low or very high price, we usually think we are lucky or unlucky.

Likewise we do not think about what would be the right price for every product or service we consume, we are not encouraged either to think about what are our highest goals and ideals of life: the media and consumption culture are in charge of this function. Hence, people are at the mercy of market demands. They are so pressed that they don't have time or conditions to think about the logic of the system, and have even less time or conditions to reciprocate those who give them without thinking of returning (such as nature).

It creates a *vicious cycle* that becomes a *snowball rolling down a hill*: People are increasingly charging themselves and each other without actually knowing why they are doing it. The more they charge, the more environmental problems are created, so that, it generates more insecurity and more pressure to maintain their standard of living, and then people start charging more and more. In this sense, it is urgently required the development of a *chain reaction* able to transform this *vicious cycle* into a *virtuous cycle*.

Inverting to the logic of giving

To better explain the reversal of the charging logic it will be necessary to recapitulate the experience I lived in the Grand Bazaar in Istanbul. As mentioned earlier, in the Grand Bazaar the seller provides a very high price for their goods and then negotiates it with the client until reaching a price that is reasonable for both sides.

Now, imagine the same situation but done in reverse: imagine that the seller, instead of initially providing a very high price to the products, gives the product for free to the customers (as nature provides to humans: all for free). The buyer, by his turn, can accept the offer and take the product, without giving anything in return (as often we do with nature), or the buyer may reciprocate in some way, which may be in cash or by some other type of exchange (as we do when we want nature to continue to provide its products and services, for example, when we fertilize the soil in hopes of a good harvest).

In this sense, it is appropriate to reflect: if the remuneration for any profession were established by customer/beneficiary, not by the professional who holds it, would it not be possible for all people to begin developing their activities considering mainly pleasure and happiness they feel to do so, and the satisfaction of contributing to social welfare, regardless of its economic value? Would it not be possible to appreciate not only of what has a price and an owner, but of all that is priceless, whose value is inestimable? That is, if humanity decides to base its economic system in the offering (and not in the charging), it is possible that, finally, “the human being, and in general every rational being, exists as end in itself, not merely as means to the discretionary use of this or that will” (Kant, [1785] 2002, p. 45).

Thus, by inverting the charging logic, it may be possible to develop a different meaning for poverty and wealth: a meaning more related to the feeling of satisfaction and happiness, and less to how much money and wealth people have. According to Amartya Sen, winner of the Nobel Prize in Economics in 1998, poverty can be seen as the deprivation of opportunities and self-respect. It can be seen as a lack of freedom of people to achieve their own goals and to choose the life they want to lead (SEN, 2012).

In this sense, it is necessary to promote different forms of production, consumption, organization and relationships in human societies. New ways to promote not alienation prevalent in today's hegemonic capitalist societies, but dialogue and discussion about all this, enabling the pronouncement of dreams and utopias, critical debate facing the maturity and the coordinated construction of individual and collective projects. In this way, it may be possible to develop a continuous learning aimed not only the material aspects of life, but also the growth of the soul, so that each person will be able to thrive as a human being (SORRENTINO, 2013).

But how to do it?

Preliminary suggestions towards this direction

Konrad Lorenz, who won the Nobel Prize in Medicine in 1972 and is considered the *father of ethology* (the science of animal behavior) mentions, in his studies comparing

humans and other species, that humans are at a disadvantage due their own choices. He says that we are the only ones to use our differential (in relation to other species) against ourselves, not in search of preservation and enhancement. Thus, the verbal and the concrete and abstract reasoning, for example, have contributed for the technological development, but also for the development of feelings of ownership, for widespread competition, for indoctrination, passivity and corruption. Nevertheless, the author states that there is a way out based on human unpredictability, which ensures the possibility of a change of course (Fischmann et al., 1998; Fischmann, 2007).

One must keep in mind that this change of course depends on the people, and “*it may simply not be possible to convince human beings, rationally, to take a long-term view.*” People do not focus on the long term because they *have to*, but because they *want to*” (Senge, 1990, p. 210). That is, the engagement and participation of the people in a project requires free will and freedom of choice of each person. In this sense, it proposes to start valuing the truth, as opposed to the habit of using lies as an instrument to gain advantage in the competition (Lorenz, 1986). Senge (1990) also asserts that “we may begin with a disarmingly simple yet profound strategy for dealing with structural conflict: telling the truth” (p. 159).

Telling the truth is part of social rules. Reciprocity standards, for instance, rely on reputation and trust. The people’s reputation increases when they are able to keep promises and, consequently, contributes to the realization of costly actions in the short term, but with long-term benefits (Ostrom, 1998). Sincere communication is, therefore, an essential factor for the success of collective action. It contributes to provide cooperation: enables the exchange of experiences and successful strategies, facilitates the introduction of changes in the collective agreements, increases trust among group members and, hence, expectations about their behavior; creates and reinforces standards and values, and contributes to the development of a group identity (Cunha, 2004). People with high reputation of reciprocity tend to associate with each other, and avoid those who are not worthy (Ostrom, 1998).

Another factor that supports collective action is the capacity to implement innovations. Empirical experience shows that systems based on the diversity of rules designed and strengthened by members of the community, and on the implementation of these rules throughout a continuous process of trial and error in order to modify the structures that cause social conflicts, have been considered satisfactory by the communities involved (Ostrom, 1998).

These factors, however, are not well studied because “almost *all* economic models assume that all people are *exclusively* pursuing their material self-interest and do not care about ‘social’ goals per se” (Fehr and Schmidt, 1999, p. 817). The models explain why there are people who act only for the sake of individual benefits and short-term, such as free-riders², causing the “tragedy of the commons” described by Garret Hardin in 1968 (Mankiw, 2014), but are not capable of explaining the reasons why other groups have been successful in the collective management of natural

² *Free-riders* are individuals that receive public goods benefits but do not pay the cost of the collective action necessary for obtaining them (Cunha, 2004).

resources, ensuring the sustainable and equitable use in the long term on a local scale and without the intervention of an external authority, ie, without rewards or imposed sanctions in order to maintain cooperation (Berkes et al 1989; Cunha, 2004).

Some scriptural passages considered by different people can contribute to the explanation of the success of these communities because they bring orientations to ensure collective benefits in the long term. Lao Tzu (2001, p. 172³), for example, in chapter 46 of the *Tao Te King*, mentions: “There is no greater crime than greed. Who is content with the necessary will always have enough”. Buddha (Kyokai, 1996, p. 169-170³) in *The Doctrine of Buddha*, mentions that “the practice of charity away from selfishness”, and “true charity is one that arises spontaneously from a pure and compassionate heart without any thought of reward and want to clarify more and more”. Jesus Christ (Biblia Sagrada, 2005³) mentions in chapter 22, verse 34 of the *Bible* that “you shall love your neighbour as yourself”, and in chapter 6, verse 19-2, that “you should not lay up treasures on earth, where moth and rust consume and where thieves break through and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal. For where your treasure is, there will be your heart”. In *The Analects*, Confucius (2016) mentions that “the noble man cares about virtue; the inferior man cares about material things. The noble man seeks discipline; the inferior man seeks favors” (chapter 4:11), that “if you do everything with a concern for your own advantage, you will be resented by many people” (chapter 4:12), and that “the noble man is aware of fairness, the inferior man is aware of advantage” (chapter 4:16).

Confucius said that, based on self-reflection, control of selfish desires and developing virtues (kindness, respect, honesty, justice, wisdom, righteousness, trustworthiness, loyalty, compassion, etc.), one can improve oneself individually. From that individual improvement it would be possible to harmonize the basic social relations (couple, parents and children, siblings, friends, and rulers and people). And from the harmonization of social relations, it is possible to pacify the country and the world (Cheng et al, 1985, 1986).

That is, if everyone had a place to contribute and from which to survive, if all people could take care of themselves and the community (especially children, the elderly and mothers raising their children by themselves), there would be so many crimes? (Cheng et al., 1985; 1986). Contradictions between the individual and the collective could be resolved if the culture that has historically valued more to dominate, exploit and charge each other were replaced by a culture that valued the care and offer it to each other. If humanity replaces the act of charging for the act of offering, couldn't the "tragedy of the commons" be transformed into the "harmony of the commons"?

For this, it is first necessary to create a new rationality, which is able to regulate access and use of common resources so that the dilemmas of collective action can be overcome (Cunha, 2004). However, with a linear mindset, unable to see the processes in a systemic way, people tend to blame someone other than themselves, or blame the system for the problems they face. They understand they must only *react* to changes, and not *create* changes. It is true that there are people who have greater ability to

³ Translated by Alvaro Castellani Neto.

create changes than others, but when all the people start understanding, (in a systemic way) the forces that create the current reality (such as politics) and their points of leverage (such as money), there comes a new perspective field for development goals (Senge, 1990).

In this sense, it is essential that current and future generations understand the bases of the global economic system, as well as how it was developed throughout history until reach the present times (Huberman, 1961; Carmack & Still, 1996; Martin, 2014). It is also necessary that all become aware of the *consequences* of the logic on which this economic system is based (Table 1). Thus, armed with this powerful knowledge, communities will be able to propose and implement changes in this system, *so that citizens start to have dominion over the money, instead of being dominated by it.*

Table 1: Comparison between an economic system based on the charging logic and an economic system based on the logic of giving.

Economic system based on charging logic	Economic system based on logic of giving
The sellers inform the price (sellers demand a payment). Stimulation for consumption is needed.	The consumers inform the price (consumers pay if and as they want, and how much they want). Education for citizenship is needed.
It manipulates, vitiates, generates insecurity, causes chronic diseases and allows people to die of hunger.	It emancipates, liberates people (both physically and mentally), and provides autonomy and security to people.
It creates unnecessary demands, a sense of lack and scarcity, perceived obsolescence, planned obsolescence.	Demands are created based on actual needs of the people, considering individual and collective scale.
It overestimates money and devalues life. "Profit over people".	Life, dignity, solidarity, creativity, social welfare and tolerance are more valued than money and material possessions. "People over profit".
It generates individualism, selfishness self-centeredness and fear of the others (fear of being robbed, deceived, manipulated, exploited, etc.).	It brings people together, creates dialogue and exchange of pleasantries, values works that can improve the quality of life for all citizens.
It engenders unemployment, lies, omits powerful knowledge and patents the quality of life.	It generates honesty (values the search for truth), cooperation, altruism, empathy, gratitude, and disseminates powerful knowledge.
It creates environmental damages.	It protects the environment.
It establishes cold and competitive relationships. "Commercial relations". Subject-object relationships.	It establishes communal, cooperative, warm, close and affectionate relationships. "Solidary relations". Subject-subject relationships.

First of all, it is necessary to develop an education for citizenship. The school curricula, for example, could manage the teaching content based not on the traditional duties imposition (Sacristán, 2008), but on the dignity (Senge, 2012), on the virtues (Cheng et al., 1985; 1986), on the dialogue (Freire, 2011), on the orientation of the

autonomy and of the emancipation of each one, by a way that they can synergistically interact, ie, by a way in which the liberty of some people do not effect negatively the liberty of others. General media (involving the plots of the series, novels, films and documentaries, newspapers, magazines, radio programs, internet, etc.), in turn, could cooperate to maintain the economy working towards the human emancipation and the sustaining of life on Earth, and not towards the alienation and ecologically irresponsible consumerism. Thus, it would be possible to encourage people to devote their lives to serve themselves and to improve the welfare of their community, and not to serve the money. According to Montesquieu [1748] (2005), popular democracy will only become viable if people are educated to frugality.

For that, it is necessary to create public policies that provide conditions for the market, science and technology can properly value the work aimed at solving social and ecological challenges, such as hunger, disease, human conflicts (intra and interpersonal) and pollution. Examples of such works are: production of organic foods, clean and renewable energy, cars powered by electric and/or solar energy, efficient public transport means; therapeutic techniques to reduce stress and maintain physical, mental, emotional and energetic health, such as psychotherapy, acupuncture, chiropractic, bioenergetic synchronization technique (Hawk, et al., 2006), grounding/earthing (Chevalier et al. 2012; Oschman et al, 2015), informational quantum homeostasis (Ceccato Filho, 2015), breathing, meditative and physical exercises; change of eating habits, so that food ensures health and not disease; development of technologies for production of nutritious, tasty and healthy plant foods, which obviate the need for the sacrifice of animals for human consumption; cleaning-up of rivers, lakes, seas and oceans; construction of urban gardens, planting fruit trees in public spaces, construction of recycling and composting plants; development of media and school curricula based on powerful knowledge capable of generating empowerment, self-awareness, autonomy, personal development, compassion, social and environmental responsibility, commitment to truth, commitment with yourself and with others, self-respect and respect for differences; considering that *there is no person, culture or nation that might be considered perfect or evolved: we are all learners in a constant process of evolution.*

In short, it is necessary that public policies are developed to promote that the time and energy of human beings can be used to carry out activities that generate happiness, satisfaction and improving the quality of human life on this planet, in the short, medium and long term; regardless of income or financial return of the activity performed.

Conclusions

The charging logic, which has been one of the basis of the current global economic system, has led mankind to a path contrary to sustaining life on Earth. In this context, it is proposed to replace the act of *charging* for the act of *offering*. Thus, it is supposed that the nature and all that is priceless, but whose value is immeasurable (such as life itself, health, water, etc.) can naturally be valorized. It was assumed that, in this manner, global governance can develop a *social contract* capable of providing welfare for everyone, in a just and concrete way. A way not based on alienation but, certainly, on dissemination of powerful knowledge, commitment to truth, in the

development of dignity, empowerment and autonomy of every human being, every culture and every nation.

The alienation prevalent in hegemonic capitalist societies creates feelings of fear, mistrust and insecurity. However, if we begin to observe one another, we could see that each one of us is all the time pursuing pleasure and happiness, and avoiding suffering. It is imperative, therefore, that knowledge and appreciation of the virtues (honesty, fairness, respect, loveliness, wisdom, etc.) are part of the daily lives of people, so that what is considered good for everyone individually can also be good for all.

There are several concrete and objective paths that can provide transition processes to fairer, healthier, happier and more sustainable societies. There is not a recipe. There is not an only way to achieve it. The objective of public policies is to stimulate communities to find their own ways.

Based on the arguments in this work, it is worth mentioning a Confucius' thought: "Lead through policies, discipline through punishments, and the people may be restrained but without a sense of shame. Lead through virtue, discipline through the rites [good manners], and there will be a sense of shame and conscientious improvements" (Confucius, 2016, chapter 2:3). Linking it with the thought of the banker Mayer Amschel Rothschild: "Permit me to issue and control the money of a nation, and I care not who makes its laws" (Tiessen, 2014, p. 56), it is possible to conclude with the following assumption: *let people increase their level of virtue, and they care not who issues and controls the money.*

Reversing the charging logic may seem naive or even impractical in today's world. However, it is precisely the provocation of the unthinkable that we want to encourage. If we never think of the possibilities, we shall never seek solutions in this regard. Education of virtues is essential because it allows the human being to become more altruistic. It may be obtained by teachings of many of the great sages of humanity. If everyone (from the individual who makes purchases in the local grocery shop to public policy planners and implementers) possess high character and integrity, consequently the economy will become altruistic and virtuous. The reflections of this article are a little contribution towards an ecological, fair, equitable and ethical economic system.

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Contact email: carolinawendel@yahoo.com.br