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Amazonian Fashion and a Lack of Financial Services

The bus ride down from La Paz to the Beni in Bolivia is breathtaking, sometimes because the scenery catches you off guard when you round a bend and sometimes because you too vividly imagine the next few seconds of your life as a thousand foot freefall to a rocky riverbed below.

When IPA Bolivia was invited to visit former and current hunter-gatherer communities in the jungle, Martin Rotemberg and I jumped at the opportunity. We work almost exclusively in the highlands of Bolivia, and July in the southern hemisphere at 12,000 ft (3,600 m) can get quite cold. We were invited by the [Tsimane' Amazonian Panel Study \(TAPS\)](#), a group of researchers that studies the effects of market exposure on the indigenous group, collecting [panel data](#) for more than 10 years.

As we lumbered along a pitted and muddy logging road on the backs of motorcycles, I wasn't sure what to expect of the Tsimane'. When I was a kid my family lived for a couple of years in the highlands of Papua New Guinea, and I wondered if the Tsimane' houses and clothing would be at all similar to the bamboo huts and grass skirts that I so clearly remember from my childhood. You can imagine my surprise, then, when we finally arrived in a village four hours later to see a woman wearing a "Republicans for Voldemort" shirt. I'm guessing it is used clothing and not facetious US political activism (or the comic strip [Goats](#) that spawned the campaign for that matter) that has found its way deep into the Bolivian jungle.

One thing that has not made it very far into the jungle is formal financial services. We visited about ten villages over the course of four days and found that most Tsimane' have a hard time accumulating useful lump sums of money. The only person in each village with access to financial services is the school teacher. Teachers are paid by the state directly into a bank account in San Borja. We spoke with one teacher in a less remote village who had taken advantage of the financial services to make a major purchase in each of the last three years. The first year he saved up by leaving a portion of his salary in his account each month. At the end of the school year, he bought a motorcycle. The next year he took out a loan against his salary to buy a metal roof for his house. The loan payments were automatically deducted from his pay each month. The third year he took another loan to buy a second motorcycle. Without the access to formal savings and loans it is doubtful that he would have been able to

make the purchases.

We are working with TAPS and the Gran Consejo Tsimane' to develop and pilot some basic ways to help the Tsimane' villagers save up for larger purchases. I've posted some [photos from our trip here](#).

Over breakfast at the market in San Borja on the day we were heading back to La Paz I reflected on the huge changes that the Tsimane' have experienced over the last several years; after all, many have only recently begun to use money. What do they think of the steady march of progress? I almost choked on my [masaco](#) when a guy sat down next to me with a shirt that read "Keep Austin Weird." I wonder what the Tsimane' would say if they made their own T-shirts?

August 19, 2009