

## **“Dinheiro vivo”. Money and religion in Brazil**

Roger Sansi  
Department of Anthropology  
Goldsmith’s College.  
Lewisham Way, New Cross, London, SE14 6NW, UK.  
ans01rsr@gold.ac.uk

**Abstract:** For decades, social scientists have seen money and religion in Brazil as two incompatible terms. In contrast, this article shows how money has always been present in Brazilian popular religion. This argument leads to a second point: a criticism of the interpretation of Brazilian Neo- Pentecostal churches as “Money fetishists”, religions of Neo-Liberalism and Globalization. Neo- Pentecostals in Brazil appropriate money not just for economic ends, but also with the political project of Christianizing the country. More generally, the article introduces a different perspective both from the classical discourse on money as an agent of globalization and modernity on the one hand, and a more recent literature on the personalization of money and alternative currencies, on the other. In both the discourses on modernity and personalization, nation-states are increasingly marginal. But the nation is still very much at the center of the Brazilian Neo-Pentecostal project

**Keywords:** Money, Brazil, Popular Religion, Candomblé, Neo-Pentecostalism,  
Globalization.

**Roger Sansi Roca** (Ph.D. University of Chicago 2003) Lecturer at the Department of Anthropology, Goldsmith’s College, and Co-Director of the project “Cultures of the Black Lusophone Atlantic” at the Center of Brazilian Studies, King’s College London. His recent publications include “The Secret life of Stones” (*Journal of Material Culture*) and *Fetishes and Monuments: Afro-Brazilian Art and Culture in Bahia* (Berghahn Books, forthcoming).

One day I was on the bus in Bahia, paying my ticket to the *cobrador*, the ticket collector. I gave him the exact change, to hurry up. He gave me back a piece of paper that looked like a check. The “check” belonged to the “Salvation Bank”. The amount was “Your Life”, “A personal and non-transferable salvation”, assigned to the “sinner who would ask forgiveness”. I could cash it in the “evangelical church closer to home”.



Figure 1 : *Cheque Ouro, Banco da Salvação.*

This was not the first time somebody in the street gave me one of these checks. But in the hands of the bus collector, what before was just a simple act of propaganda had become a sophisticated conceptual game. The everyday ritual of looking for change in the bus had become a reflection on the value of money and its relation to the sacred.

But I do not want to suggest that this conceptual game implies a particularly exotic or strange form of giving value to money, that there are radically different

traditions or ways of giving value to money in Brazil and Europe or the US, different money “cultures”. In fact, this has been held by many social scientists, including Oliven, for whom, as opposed to Americans, Brazilians have a “strong resistance to face money as a central value” (Oliven 2001:27). Brazil would have a “personalist” culture, where personal relations and status are more important than money:<sup>1</sup> One of the central components of this “personalism” would be the religious hegemony of Catholicism, as opposed to the “Protestant Ethics” of Capitalism (Oliven 2001:25-26).

One of the objectives of this article is to show that, on the contrary, money has always had a “central value” in everyday religion on Brazil. Arguing that Brazilians despise money because of their Catholic and “personalism” can result in a certain bias in the interpretation of everyday religious practices. This is especially evident in relation to the emergence of Neo-Pentecostal Christianity in Brazil in the last decades. The ritual use of money and the “Gospel of Prosperity” in these churches has been the object of enormous scholarly concern, partially because it questions these models of Brazilian “personalism” and its Catholic backbone (Prandi 1996). The emergence of these churches, specially the Universal Church of the Kingdom of God ( Igreja Universal do Reino de Deus, IURD) is commonly described as the result of global capitalism and neo-liberalism (Campos 1997, Guareschi 1995 Jardimino 1995 Mariano 1996, Oro 1996, Kramer 1999, Comaroffs 2000). The IURD in particular, has not only been incredibly successful in Brazil, but has had an enormous success in Africa, Portugal, and African lusophone migrants in Europe. This expansive “globalized” pattern gives more reasons to argue for its “anti-brazilianness”.

Not only Brazilian scholars have been interested in these churches; they have also become a central case study for “global” anthropologists, like the Comaroffs who describe the IURD as a prime example of “Millennial Capitalism”, where “Neo-Pentecostalism meets neoliberal enterprise” (Comaroffs 2000:314). They describe this unlikely mixture as a sign of the times, a precarious “local” re-appropriation of a “global” force, an inevitably doomed “cargo” cult. In the context of a global economy lead by “arcane” and “frightening” forces, ordinary people express their “panic” in “religious movements that pursue instant material returns” (Comaroffs 2000: 316), mimicking the magic of Capitalism.

This identification with “cargo cults” underestimates the rationalization and strategic planning of these churches. These are not just opportunist, ready-made prophets that take advantage of the despair of the wretched of the Earth. They have become massive organizations with a faithful membership, overcoming the “Millennium” quite successfully. Their ends are not just “instant material returns”, but they have long term plans. And these plans are not just economic, but also political. Especially in Brazil, the IURD has clear and well designed political goals. In spite of its “globalization” or “cosmopolitanism”, the IURD is very concerned with the nation. In fact, in many ways it looks like it wants to take over the nation and remake it to its own image.

The centrality of money in the religious practice of the IURD has a clear political and national meaning. This is an important point and it may need a more general consideration. Since Marx, Weber and Simmel, money has been described as the main agent of modernity as a process of growing abstraction, rationalization of social relations, and individualization. It is “a god among commodities”, the ultimate objectifier (Zelizer

7:1997) in commodity fetishism. Money is the weapon through which transnational capitalism overcomes local cultures.

The Comaroffs' description of "Millennial Capitalism" is very much in line with this classical and venerable tradition of modernity theory, adding the observation that this modernity can be multiple: Western commodity fetishism spreads locally in different ways, resulting in a myriad of "millenarian" movements that make explicit the ideologies that capitalism disavows<sup>2</sup>. Thus, the "Money fetishism" of the IURD would only be an explicit version of the disavowed "commodity fetishism" of capitalism. But in the last decades, many authors have shown that the opposite can also be true: money is not just an agent of transnational modernization, even if this modernization is "multiple", but it is also used in everyday life to make and renew social and personal relations (Hart 1986,1999; Bloch&Parry 1989; Zelizer 1997) that can be more enduring than chiliastic "cargo" cults. In other terms, money is not *only* a tool of alienation, but it can be re-appropriated to build persons and communities: it can also be a tool of self-creation.

The question of the re-appropriation of money has become specially relevant in the last years, as a consequence of technological changes that have produced new money forms which can potentially become more personalized and autonomous, like electronic money (Hart 1999), or the emergence of alternative currencies and exchange networks that have emerged in reaction to globalization (Maurer 2005). But my point in this article is slightly different. I am not arguing that the IURD re-appropriates money *just* to build its own community. Their objective is more ambitious. They want to redefine the original source of money value. As Hart (1986) argued, money is not just a commodity, but also a token of political authority, a token of the state. Putting money at the centre of their ritual

practice, evangelical Christians are also making a political statement: they are investing in a currency, and they are giving it a superior form of value, a sacred value. In so doing, their objective is not just to sanctify their money, but to sanctify the country: appropriating money is a necessary step in the direction of transforming Brazil into a Christian nation.

To summarize, it is not enough to describe this phenomenon as a “local” response to a “global” process. The IURD is deeply engaged in its country of birth, Brazil, and it has to be understood within the cultural, economic, and political history of Brazil. In this article I would like to contextualize the question of the relation between money and religion in Brazil by considering the larger social and historical context.

First, it is necessary to say that money has always had a place in the everyday religious life of Brazil. The uses of money in contemporary evangelical ritual are not inconsistent with the religious traditions of the country. These religious traditions were shaped in the context of world trade, colonialism, and slavery: Brazilian society is a “cosmopolitan” society in many ways since its very foundation, a result of a process of “globalization” that we can trace back to its discovery.

Nevertheless, it is true that Brazil has been through extraordinary transformations in the last twenty years. These transformations have been particularly visible at least in two fields: money and religion. On the one hand, Brazil has been through an enormous economic crisis, it has survived hyperinflation, and has changed currencies several times. It could be argued that this is a result of contemporary processes of “globalization”, although to be more specific, we should talk about the imperialist policies imposed by the IMF. On the other hand, Catholicism is losing its hegemony on Brazil, and Neo-

Pentecostalism is emerging as a powerful force in the public sphere. It would be too easy to draw a direct, causal link between the two series of events. But it is evident that Brazilians have lived both processes in their everyday lives and that in some ways one must have informed the other, and vice versa.

And yet, this mutual influence cannot be understood solely in religious or economical terms: it has to be described also politically. The second central point of this article is that the centrality of money in evangelical churches in Brazil has a political meaning. The political projects of these churches in Brazil, as elsewhere, take the national state very seriously. They are not renouncing to their national identity to embrace globalization, on the contrary. Their objective, in the middle or long term, is to shape the nation to their own image, to their project of a Christian nation.

In the next pages, I will address these questions starting with a description of the pervasive presence of money magic in Brazil since colonial times. After that, I will introduce the monetarist policies of the Brazilian state in the last twenty years, and the consequences this has had on everyday life. This will lead up to my final discussion of the political relevance of money in Neo-Pentecostal ritual nowadays.

### **Money magic in Brazil**

For the historian Laura Souza(1986:146). “the divinization of the economic world” and its objects in colonial Brazil is anything but surprising After all, the Brazilian colony was based on the exploitation of slavery, the economic objectification of people, and the maximization of profits in trade. Before being a nation, Brazil was a market, and a

factory. Since the very beginnings of the colonization of Brazil, we have accounts of enchantments and disenchantments where money played a central part. The Inquisition records describe rituals where coins were used to “clean” bodies of spiritual influences<sup>3</sup>. Still nowadays, in the house of the Afro-Brazilian religion Candomblé I did fieldwork in Bahia, coins are used in body “cleansings” (*limpezas*) and then they are “charged” (*carregados*) with the spirits or influences that were hurting the body. After that, the coins have to be “dispatched” (*despachado*), sent away, to lose their exchange value. In the *axexé*, a funeral ritual of the Afro-Brazilian religion Candomblé, people pass coins around their heads and then throw them in a pot (*cuiá*) in the center of a closed room where the funeral ritual is celebrated. According to Elbein, with this gesture, people give themselves to the dead person<sup>4</sup>.

Coins can be conductors or embodiments of spiritual entities, they can embody “the distributed person” (Gell 1998). Coins can absorb, conduct, and provide the spiritual agency called *Axé* in Candomblé, just like animals in sacrifice. When money acquires sacrificial value, when it is “sent away”, it can no longer be used as money. Taking it from an offering would bring a curse, like taking the sacrificial remains of an animal once it’s been offered to a “saint”: it would be like stealing to the “saint”. Furthermore, if it is the result of a ritual “cleansing”, when an evil spirit has been thrown away from someone, one would risk to absorb the influence if this evil spirit.

The ritual use of coins, however, is not restricted to Candomblé, but is also present throughout many forms of popular religion. Coins are commonly found in magical amulets, not only in Candomblé, but also in popular Catholic belief- like the *patuás* or amulets one can find in the church of the miraculous Nosso Senhor de Bonfim



(Figure 2). The use of these *patuás* obeys to the same logic: in the same terms that a coin can embody a dead spirit, it can also protect you from it- it can help you “close your body” (“fechar of corpo”).



Figure 2. *Patuás* (Amulets) of *Nossa Senhora do Bonfim*. The one to the left makes reference to the Orixá Ogum; the cowrie shell was once a currency in Africa, but the historical memory of this fact has been lost in Brazil. The one to the right contains a Catholic prayer to Bonfim, and one cent.

If money is used in sacrifice, or put in an amulet it loses one of its essential qualities: it is no longer a means of exchange. It could be argued, on the other hand, that the magic of Capitalism is specifically oriented to make money with money, to renew its circulation, as opposed to the “sacrifice” of money.



Figure 3: “The Money Fire”, incense box.

But money is not ritually used just for sacrifice: people commonly ask for luck in their financial life to saints<sup>5</sup> or the Orixás of Candomblé. In the shops of religious objects, we can find incenses that attract money (Figure 3). The “magic of Capitalism” is also present into the everyday religious practices in many forms, and it was probably so also well before “Capitalism” was theorized. Orixás, saints, and spirits help people finding money. Helena, the Candomblé priestess I worked with, often said that she dreamt of numbers to play in the lottery, inspired by her guiding spirit, a Caboclo (Indian): and she would win. There are countless magical practices oriented to prosperity: for example, writing prayers in bills that then are distributed and reproduced, using the very profane technique of the “chain message”. Some contain prayers to Saints Cosmos and Damian (figure 4) with messages like this: “When you get this bill you will have a lot of money from Saint Cosmos and Damian. Write down 6 bills like that and give them out “<sup>6</sup>. Saints



Figure 4. Bill with a prayer to Saints Cosmos and Damian.

Cosmos and Damian are two twin children. They are syncretized in Candomblé with the “crianças” or “erês”: childish spirits, very talkative and playful (the root of the word erê comes from the Yoruba term for “play”). They love parties and are very generous, although sometimes uncontrollable and wild- like children.

The practice of writing messages in bills is precisely based in the opposite principle to sacrifice: they do not transform money into an image of the sacred (sacrifice) but transform an image of the sacred into money (production). Not only popular Saints like Cosmos and Damian are associated with prosperity, and the circulation of money; some Orixás (African Gods) are also, for example, Xangô, who was once a rich and generous king. Once I was in a Candomblé house and a coin fell down from my pocket. Somebody said, laughing, that it was “for Xangô”, because Xangô wants the money to circulate, “to fall like water”. In another occasion, I convinced Helena to come with me to the market. After she bought a load of things, she said: “I didn’t want to come because I have no money, but obviously Xangô wanted me to come...” Money goes because Xangô wants to, and people don’t seem to have much control over it.

Another spirit that is centrally associated to money is Exu, the trickster, the master of theft and magic. Exu is also an ambiguous character: he “works”, and makes spells for money; but he is not very reliable: he can always work for somebody else who pays him more, and turn against his employer. Curiously enough, Exu is sometimes called the “slave”- because he “works for money”, according to Helena: which means that he is not loyal, but only interested in material gains<sup>7</sup>.

It could be argued that this money magic doesn’t have much to do with the supposedly “Protestant ethics” of Capitalism. Money magic is based on luck, the notion

that the alliance with divine entities beings can lead objective chance in one's favor. These entities, however, are voluble, ambiguous, fluid and fungible like money itself. This is not the same as the idea of predestination, that enrichment by means of constant work is a proof of God's will. No sign of the sanctification of work in lottery dreams.

In fact, one of the essential dogmas of Protestant churches in Brazil is banning their members from playing lotteries. This may give us a clue to understand what is implied in the message I found in one of these written bills: "Essa é de Deus", "This one belongs to God". This was written very probably by a Neo-Pentecostal Christian. "This one belongs to God" means that there are no tricks, no deals, and no chains: it makes a statement in regards to others who write to lesser entities, like saints, Orixás, and other idols. This is not about having good luck and giving a chance. This belongs to God exclusively, like the believer himself gives himself to God. And God is the measure of all value for him. It sets God as its sole standard of value, an unbeatable one.

Maybe that is what makes the difference from traditional forms of money magic in popular religious practice and the new Protestant churches of Brazil: money is not just an unruly entity in the hands of fortune, but it can be a sign of God. However, before going into that, we should consider in more general terms the complicated history of money in Brazil in the last decades, and the transformations in the everyday life that this may have produced. It is important to understand this economic conjuncture to avoid falling into superficial references to "globalization", "neoliberalism" and the "casino economy".

## **Disciplinary monetarism in Brazil: fighting the Dragon of Inflation.**

In Brazil, the nation is a project, something in the making; Brazil is the “country of the future” as Stefan Zweig said (1942). But in the eighties, the “lost decade”, this belief often turned to deception, and many people started saying that “this country is not going to turn out right” (*esse país nao vai dar certo*). Brazil’s dramatic economic history for the last twenty years seems to give good arguments for its citizens to distrust the reliability of their state. The central conundrum of the state in the last twenty years has been monetary policy, building a strong, reliable currency, in face of the recession and the “dragon of inflation” that destroyed the country in the eighties, getting to the 1320% in 1989.

Inflation has been common in Brazil since the Empire<sup>8</sup>, but never before had it reached this level. The first oil crisis of the early seventies hardly affected the Brazilian economy. But the abandonment of the gold standard and the US policy of fixed interest rates had a strong impact: the second crisis of 1979 was accompanied by the rise on interest rates of the Dollar, to finance its own deficit. From a situation of excess of liquidity in international financial markets, the world economy went into a situation of extreme scarcity. The credits to peripheral countries like Brazil were denied denied, and the debts accumulated were claimed: it was the beginning of the “crisis of the foreign debt” and the Brazilian currency, the Cruzeiro, suffered a devaluation of the 30 %. It was at that time that the IMF started acquiring the shape and power it has nowadays, by managing the “debt”. Countries like Brazil were forced to follow the economic policies of the IMF, which from that time was following the set of ideological assumptions that

many called “Neoliberal” afterwards. The IMF argued that the crisis of the peripheral countries was due to an excess of demand. Peripheral states should limit their expenses, they had to shrink their economies, to deepen into the crisis. The Brazilian state “contained” its expenses and as a result the country went into a bigger crisis...but the inflation kept on rising at unprecedented levels (Filgueiras 2000:75). The inflation not only had its own dynamics, not only was it “alive”, but it was a monster, a “dragon”, as the media called it (Gurgel&Vereza 1996)

Inflation stretched social inequalities in the country, dividing the population between those who had a bank account and those who didn't. Savings accounts were rewarded with high interest rates and all accounts had monthly corrections indexed with inflation. People without bank accounts would be stuck to the value of the cash they had in hand, the “living money” as it is called in Brazil (“dinheiro vivo”). People with bank accounts used checks more than cash, foreseeing that prices would rise before their checks would be cashed. Shops and businesses would make instalments to their accounts once or twice daily, to avoid having any cash in hand. Social differences were not growing only between the people who had money and those who didn't, but between those who only had cash and those who had bank accounts.

In this situation, Brazil elected a new government in 1990: Fernando Collor came to power with a populist discourse in which he presented himself as a young, handsome outsider to the traditional elites (although he was a powerful landowner and political chief). After several unsuccessful plans and several changes of currency, the Collor administration started to apply thoroughly the draconian measures proposed by the Washington Consensus to stop inflation. The state started dismantling and selling public

companies to pay the debt. But most important, the administration confiscated all the financial assets in the country, including all savings accounts, in a measure that anticipated the *corralito* in Argentina some years later. The idea behind it was to reduce drastically the liquidity of money- by reducing materially the volume of money in circulation.

The imposition of a “Neoliberal” policy in Brazil came through this extremely authoritarian measure. Still nowadays, people remember the Collor plan with horror. In fact, the Collor government didn’t last long. Accusations of corruption against the government generated a massive popular movement for the impeachment of Collor, who was obliged to resign.

At the end of the Collor administration, distrust in politics and the state was at its peak in Brazil, although the impeachment saved in a way the belief that democracy in Brazil was still possible. But ultimately, the brutality of the Collor plan helped the next governments in opening a path to “Neoliberal” reforms. And at least for the time the bank accounts were confiscated, inflation was reduced radically; but then the poverty it generated was also radical. Whatever the next governments did, it could never be worse than Collor’s initial shock.

The next and last plan was the Real plan, designed by Fernando Henrique Cardoso, once an internationally famous sociologist, leading scholar of dependency theory, and now a Finance minister ready to apply the Washington consensus. The Real was “anchored” to the Dollar- that guaranteed its “real” value<sup>9</sup>. The new currency was accompanied by other monetarist measures- imposing a 5% “provisional” tax over financial movement (IPMF) that still exists nowadays, continuing and extending the

privatization programme of Collor to pay the debt, and acquiring a massive reserve of dollars for the Central Bank (almost \$40 Billion), declared “autonomous” from the government.

But what changed radically in the early nineties from the previous decade was international finance. Partially due to technological change, but also to the new resources that financial institutions had found through promoting “pension funds” and “popular capitalism” amongst the middle-classes of wealthy Western countries, and their access to the privatization of public corporations, the nineties were destined to be the decade of financial “globalization”. As opposed to the lack of liquidity of the previous decade, international financial capital was in a situation of excess of liquidity, in which “emergent” markets like Brazil became an interesting objective...as far as the Government guaranteed high interest rates. In this situation, international finance decided to “bet” for the Real. In July 1994, the “Real” currency was finally issued, right before the elections, which Cardoso eventually won.

The Real was quite successful in maintaining inflation under control for several years, but in exchange of keeping the high interest rates that attracted international financial capital, paying its debts to the IMF, and privatizing its industries. The high price of obtaining credit arguably limited the productive growth of the national economy and its ability to generate employment. The popular classes benefited initially from the stability of the Real: as I mentioned, the worst victims of hyperinflation were the people without bank accounts. But after the Russian crisis of August 1998, the policy of high interest rates was not enough. International currency speculation turned against the Real,



which lost the parity with the Dollar: in a month, it lost half its value. In the next years, the relation would go to 3 and 4 Reais for 1 US Dollar.

The crisis came about right after the second election of Cardoso. Despite the fact that inflation didn't rise dramatically as in the previous decade, the high levels of unemployment, the decapitalization of the state, and the constant high interest rates made the Cardoso administration immensely unpopular, opening the path for the final victory of Ignacio Lula da Silva, of the PT Labour Party, running on a nationalist- leftist discourse, opposing "Neoliberalism" and international financial capital. But nothing seriously changed in the Lula administration: interest rates are still extremely high in Brazil nowadays, and the government is paying back the debt to the IMF.

The central conundrum of the Brazilian state in the last twenty years has been monetary policy, building a strong, reliable currency. This policy has been labelled "Neoliberal", and it is unquestionable that at least since the early nineties Neoliberal ideology has been hegemonic in the administration; but it has to be clear that this Neoliberalism is basically a state affair : it is not just the "casino economy", as some authors like the Comaroffs(2000) seem to imply, but it involves the active intervention of the state in the economy through authoritarian monetary policies backing transnational capital. International financial capital may take the shape of a casino, but its stakes are guaranteed by states and international organizations like the IMF. This alliance of state and finance has assured the stability of imperial currencies like the Dollar as universal standards of value, and has condemned peripheral countries like Brazil to endemic dependency of international financial capital, and failure to provide an autonomous, stable currency. Although the "dragon of inflation" seems dormant, other more powerful

dragons have appeared in the economic landscape: with their speculative attacks, the dragons of global finance keep Brazil captive and unable to have agency over its own economy- its own life.

### **“Living money” in everyday life**

Monetarist policies have been concentrated in controlling the flux of money, the “living money”, limiting its offer to control its outrageous overflows- “the dragon of inflation”. But these policies seem condemned to loose any sense in a situation where the new electronic means of multiplying the demand of money rule over the offer of money that monetarism tries to control. In this context of dematerialization of money, personal credit and not just material accumulation, seems to be the measure of social power in our society. In many ways, personal credit is nothing else that status (see Irrougine 2005, Hart 1999): it is not just about what you have, but who you are, what determines your position. The question is not just having or not having. It is also being or not being. In other words, money can be seen as the objectified form of our agency, our “distributed person” (Gell 1998): through money, people can extend their agency through space and time which can extend it beyond our immediate presence.

This has always been true, in a way<sup>10</sup>, but it is just becoming clearer nowadays as money is increasingly personalized and dematerialized, and associated to credit. But what happens then, when one has no money? In “popular neighbourhoods” in Brazil, the expectations to find any kind of work are precarious. Unemployment in the city of Bahia is almost in the 24%, and informal labour is in the 43%, half of them earning under the

line of social exclusion (Carvalho, Almeida & Azevedo 2001). The jobs that the underclass can expect to achieve in the city centre are almost inevitably informal services: house cleaning for women, house repairs or street selling for men (*biscate*). The pay for these services is ridiculously low, irregular, and almost inevitably paid on hand in cash. The work is often intermittent so that many families don't have any regular source of income. In these situations, sometimes getting complementary money is extremely difficult, involving from asking for an advance to the "masters", offering extra services, to begging for money, to play in the legal and illegal lotteries, not to mention petty theft. Not having a regular income, most people can't have a bank account, not to say a savings account. Poor people in Bahia are condemned to informality, irregularity, marginality. They have no savings or credit<sup>11</sup>; they can hardly make any plans for the immediate or distant future. They don't exist in the world of money. If people can't save, and they don't have credit, they may feel like they don't have much of an agency over their own lives.

All these things are quite obvious, but they are important, because these are the things that common people say when they talk about money: that it is hard to get, yes, but also that it is easy to lose: "dinheiro vivo", cash in hand, "living money", is unruly, fungible, it can't be contained, it flies away. Essentially, it is difficult to print one's own agency, one's own value on it, take money for one's own ends. This is the essential problem that the recent literature on the "appropriation" of money as a tool of social construction (Zelizer 1997, Hart 1999, Maurer 2005) should face. Zelizer, for example, makes very clear how the practices of "earmarking" in family economies "re-embed" the fungible and impersonal value of money into personal, social values. But the

communities that authors like Zelizer are discussing are affluent communities, where money is increasingly available, and therefore easy to use. But how to “ earmark ” money when one does not have any? The desperate messages on the bills reflect this concern. How to transform money in *my* money- how to transform the transient, fungible value of money into some enduring value I can control?

A common discourse on the capitalization of value in Bahia would be built around the house. Houses, in popular neighbourhoods, are almost inevitably self-constructed. People build them little by little, adding up bricks, cement, paint when they have some money. Many of my informants, when explaining how they built their houses, talked about little savings they make in their everyday life: “ If I eat a sandwich instead of a full lunch, with the money I save I could buy some pounds of cement. ” Every little sacrifice adds up; the house is worth it. According to Marcelin (1999:36), the house in the popular neighbourhoods of Brazil, is more than a good to be sold, a thing, or an ideology; it is a practice and a symbolic matrix from which the family is born. In many ways it is a model of and a model for, to follow the Geertzian expression. It is around the house that the family is constituted and reconstituted, more than the other way around. It is to the house that husbands, sons, and daughters come and go. When a son or daughter gets married, new rooms are built on the house for the newly weds: the house is a place and a process at the same time.

Putting money in the house is one of the only ways that poor in Brazil have of exercising their agency to control the fluidity and indeterminacy of money. This model, I think, is quite important to understand the religious use of money in Neo-Pentecostal churches, as I will explain in the next point.

### **Money and the House of God.**

The rise of the Igreja Universal do Reino de Deus and other Neo-Pentecostal churches is one of the more astonishing and relevant phenomena in the recent history of Brazil, both a sign of the enormous contradictions and the cultural transformations of this country.

The IURD has occupied very public spaces, like old theatres, to perform their spectacular ritual sessions. It has bought radio stations and TV channels. This public presence has assured a wide success, particularly amongst the lower classes, offering a shelter for the victims of violence, alcoholism, drug-dependency, and poverty in general. In exchange, the IURD asks for two things: first, the economic help of its followers in the form of a 10% of their earnings, the tithes (Figure 5). Second, on an extreme combativeness against other religions, Catholicism and Candomblé, accused of “idolatry” and Devil worship (see Macedo 1995).

Money is central to the ritual practice of the church. In this regard, the literature is divided between those who defend the church as a community of believers (Apgaua 1999) who use money as a sacrificial gift in order to build up solidarity in the community, and those who accuse the IURD of being a commodity fetishism that sanctifies capitalism (Campos 1997, Guareschi 1995 Jardimino 1995 Mariano 1996 Comaroffs 2000) a religion of money lead by entrepreneurial priests who take advantage of the believers churches managing these churches as businesses (Oro 1996).



Figure 5: Envelope for the tithes. Notice the Bible quote of Malachi, 3:10.

Among those who see the Gospel of Prosperity as a sacralization of capitalism, Prandi states that in the Brazilian tradition, Catholics were not responsible for the funding of its church (Prandi 1996:266). For Prandi, the act of the paying the church is seen as an investment, with the certainty that it will come back, increased. It is possible to make God a partner in business and to achieve prosperity without limits (Prandi 1996:270). For the Comaroffs (2000), this rituals of prosperity seems to mimic “Millennial capitalism”, the “casino economy” of globalization, in which money does not come as a result of the hardworking protestant ethics, but out of an immediate lucky strike.

Both perspectives are right, in a way, but they are both limited. It is true that the official discourse of the IURD emphasizes the “sacrificial” value of money and the

construction of a communion with God through it. On the other hand, money and prosperity are central to the IURD. One perspective is based on the commodity (give something in exchange of something), the other on the gift (give something to create social bounds). Now, both things are not necessarily incommensurable, as “commodity” and “gift” exchange. It is just a matter of temporality.

The tithes are not simply conceived as a “gift”. In the words of Pastor Ramos, “Nobody gives tithes to the Lord. The tithes belong to the Lord, and it is our duty to give it back. We cannot give what does not belong to us. We do not give money to the government: we pay taxes” (Ramos 1994: 9). On the other hand, the tithes is not a passport to prosperity: “God does not promise to transform poor believers into rich people, just because they pay the tithes. What he promises is: “Never will I leave you: never will I forsake you<sup>12</sup>.” (Ramos 1994: 31). The members of the IURD don’t necessarily explain stories from rags to riches. One of the cases on the IURD TV show “Portrait of Faith” can help us understand this point: “Paulo” had a good job, but he didn’t manage his money well. The money went away in drink, playing, women...that was bringing him far away from his family. Through the Church, he learnt to “administer”, to manage his money. The church has given him a frame, a project, and a perspective. In other terms, it has taught him how to deal with money and control its fungibility. Other cases often quoted by pastors in reference to these matters, try to make the same point: Pastor Ramos talks about Miguel, a humble workers that has not become rich, but has no debts, and has managed to send his sons to college (Ramos 1994:17). The management of the household, together with the renounce to adultery, drugs and gambling is commonly cited by Neo-Pentecostals as the major benefit of their conversion

(Fernandes et al.1998). Conversion gives the believer an “economic” perspective, in the more traditional, Aristotelian sense of the term, a socially “embedded” management of the household (Polanyi 1957) acquiring agency over their resources.

The constant act of giving money to the church through the tithes is not contradictory with this “embedded” economy, on the contrary. The tithes do not necessarily imply an immediate return. It is not like betting on the lottery. Some people do expect immediate return: but if this would be the expectation of all the believers, the church would not last long. And the church is precisely seen as something that has to last, because it’s the common house, the house of the Lord. The fragment of the Bible that is always quoted (see Figure 5) explicitly makes this point:

“Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.” (Malachi 3:10)

There has to be a certain delay in the return of the money. In a way, what the believers are buying is time and space in the house of the Lord; the possibility of building a long term strategy for their lives; a perspective, a project, a structure, getting out of the vicious fluidity and ephemerality of fungible, “living money”. The believers’ gift of money is neither a bet on the stock market or pure sacrifice. It is a long term investment into a stable, secure value; it is more like investing in real state, a pension fund, or paying taxes, as Pastor Ramos says. They are buying security. They are not worshiping money, but trying to control its living force. The tithes, actually, is the radical opposite of Money: “Money is one thing, tithes is another. Money is Memnon, the god of the century; tithes are the retribution of love.” (Ramos 1994:62)



In general terms, to say that the IURD is a radically new “globalized” religion of money capitalism is limited, I think, at least in two senses. First, it is not true that money played no part in traditional Catholic religion in Brazil, as we have seen previously. Second, the notion that authors like Prandi and the Comaroffs have of money as “payment” and “investment”, and the notion that believers seek God as a “partner in business” is a bit limited. Money is not just a means of payment, but also a standard of value – money can be seen as an expression of trust in a shared value- giving credit into this value, as Mauss and Simmel argued ( Hart 1999).By giving money to the church the believers may not be just seeking a business investment and a partnership, they may be building upon a common value, giving credit to this common project. In other terms, this is not a religion of money, a “money fetishism”, a religion that says that money is God; but on the contrary it says that God can also be found in money- that money ultimately belongs to God, and not the other way around.

The believer writes “this one belongs to God” in the bill, as he belongs to God. And that gives that money a secure, stable value beyond the phantasmagorical values of the world. The believer is “anchoring” money to a standard of value that is much more stable than the Dollar: “For the true believer, the tithes means that God is the Lord of everything, despite of the fact that people believe in the economic power of the Dollar” (Ramos 1994:2). She is not simply worshiping the market, but states that the hidden hand of the economy is not just an impersonal law of nature. On the contrary, it is the personal hand of God.

This transformation of the value of money, however, does not stop there. The believer is not only using his money to build her own house, and the House of the Lord.

They are not just trying to build their own private or “alternative” economy. Ultimately, the project of the IURD is much more ambitious: to transform the value of money at its source, the state.

The long term investment of the Neo-Pentecostal churches is not only an economic investment, but also a political one. Their ultimate project is nothing less than bringing God to the center of politics (Oro 2003; Machado 2003). In the last years, the IURD has actively sent several of its pastors to the political arena (Oro 2003). Its current leader, Bispo Crivella, is a MP at the Federal Congress. The IURD does not have its own party: its members are present in several parties. This is quite effective at a general scale, because politics in Brazil, in a landscape of countless political parties linked to national, regional and local pressure groups, politics is not just about partisan confrontation, but also about mediation and alliances. The IURD radically opposed Lula and the PT in the early nineties, when they called for the vote for Collor. Nowadays, Bispo Crivella, head of the IURD belongs to a party (PL) that is allied with the PT government of Lula.

What brings together all Neo-Pentecostal politicians? Their self-assigned moral righteousness in frontal opposition to corruption, seen as an image of the Devil<sup>13</sup>. They claim that they can control money- that they won't let themselves be taken by the devilish agencies of “living money”. Their promise is not only to regenerate politics<sup>14</sup>, but also to regenerate the country. The IURD, and Bispo Crivella personally, is leading a project of economic development in one of the poorest regions of the country, the Projeto Nordeste. The church is building new settlements, like the Fazenda Nova Canaã ( New Canaan Farm). These new settlements are built on the model of Israeli Kibbutz. According to Crivella, in the Kibbutz, “the land belongs to the state, that is to say, to all citizens; the

benefits must be reinvested in the Kibbutz. There are no rich or poor, they are all comrades.”<sup>15</sup> In these projects, the church seems to take the shape of the state itself, as a corporate entity that provides for and plans all the needs of its citizens. A model of the state that also has to be managed like a household. This is indeed very different from a Neoliberal state; but it is not very different from the former, traditional corporatist model of the Brazilian state (Machado 2003). What is different though is that for Crivella, faith is more important than economic development; faith is what will change Brazil<sup>16</sup>. In the middle term, it is not unthinkable that Crivella presents his candidacy to the presidential election.

### **Conclusion: money, religion and politics in Brazil.**

In this article, I have exposed some common misconceptions on the relationship of money and religion in Brazil. First of all, I have showed how the supposedly radical contradiction between traditional religious practices and money in that country is a false premise. Money and the market are present in everyday religion in Brazil since its very origins. This is an important precedent to the second, main argument I have presented, around the value of money in the Neo-Pentecostal churches. Many authors have argued that the centrality of money in these churches is the result of “globalization”, “neoliberalism”, and “commodity fetishism”. Going back to the economic history of money in Brazil, and the discourse of these churches, I have shown how the story is a bit more complicated than that. More than a money fetishism, the Universal church re-appropriates money, transforming it into an instrument of Divine agency.

But further than that, I have also argued that the use of money at the Universal Church does not stop at the re-appropriation of money for religious purposes. Its final objective is to transform the very source of production of money: Brazil, into a Christian country.

This case has interesting implications for the literature on the re-appropriation and the personalization of money. This literature is interested in pointing how everyday forms of using money (Zelizer 1997), new technologies that dematerialize money (Hart 1999) and alternative currencies (Maurer 2005) show the limits of the state as the sole standard of value. The state, it is argued, is not the sole provider of the “universal equivalent”, the “ultimate objectifier”. What we have seen in the case of the Neo-Pentecostals is slightly different. For the IURD, the state is still central. They are not simply giving an “alternative” value to money, but they are hoping that the sacred value they give to money finally prevails in the whole country.

Will they effectively succeed in this objective? With time, it becomes obvious that some of the righteous politicians of the IURD are as perfectly corrupt as the others. And believers realize that the spiritual bank where they put their money is not so reliable, and the priests are not sharing their riches with the people. Or more simply, they can't afford it: they are not able to control their money; they are not able to control their life. In these situations, faith weakens and many return to the old beliefs, the old practices. My main informant in Bahia, in fact, was a Candomblé priestess that for many years had been a member of the IURD. The forces of living money and the saints were stronger than the church for her.

I know people who are not active members of the IURD, but go to the church now and then, and don't give the tithes regularly. They performed a particular ritual: they gave the Bible to be blessed to the pastor with some bills in it. The idea is that the money in the blessed Bible would multiply. I am not aware that this practice is sanctioned by the dogmas of the church. But the fact is that it is perfectly coherent with forms of money magic in Candomblé or popular Catholicism, as we have described them. The political project of the IURD is re-appropriated by everyday magic; maybe it is not inevitable that the Kingdom of God comes. Brazil might remain a nation of money-worshippers, as it has always been.

## Bibliography

- Apgaua, Renata.(1999) *A dadiva Universal -reflexoes em um debate ficcional*. Masters' thesis UFMG
- Birman, Patricia (2004)“Imagens religiosas e projetos para o futuro”, in Birman, P. (ed.) *Religião e Espaço Público*, Sao Paulo: Attar Ed. :234-254
- Bloch, Maurice. &Parry, John 1989 (eds.) *Money and the Morality of Exchange* Cambridge U.P.
- Campos, Leonildo Silveira (1997) *Teatro, Templo e Mercado- Organização e Marketing de um empreendimento Neo-Pentecostal*. Vozes, Petrópolis
- Carvalho, I.M.M., Almeida, P.H. Azevedo J.S.G. (2001) “Dinâmica metropolitana e estrutura social em Salvador”, *Tempo Social*, Rev. Sociol. USP, S.Paulo 13(2):89-114
- Comaroff, Jean&John (2000) “Millenial Capitalism: first thoughts on a second coming.” *Public Culture* 12(2): 291–343
- Fernandes, R., Sanchis, P. Velho, O.G. Piquet, L. Mariz, C. &Mafra, C. (1998) *Novo nascimento: os evangélicos em casa, na política e na igreja*. Rio de Janeiro, Mauad.
- Filgueiras, L.A.M. (2000) *História do plano real: fundamentos, impactos e contradições* São Paulo, SP: Boitempo Editorial
- Gell, Alfred (1998) *Art and Agency*. London: Clarendon Press,
- Guareschi, P. A. (1995) “Sem dinehiro não ha salvação: ancorando o bem e o mal entre os neopentecostais” *Textos em representacoes sociais*. Petropolis:Vozes. Pp. 191-223
- Gurgel, M.C.L. & Vereza, S.C. (1996) “O dragão da Inflação contra Santo Guerreiro: Um estudo de metáfora conceitual”, *Intercâmbio*, Vol. 5, 1996 (165 - 178)
- Hart, Keith (1986) ” Heads or Tails? Two Sides of the Coin” *Man*, New Series, Vol. 21, No. 4 . 637-656
- (1999) *The memory bank: money in an unequal world*- London: Profile Books
- Irrouquine, Bouzid, 2005 “Teoria e política monetárias e as novas formas de moeda e pagamento”, manuscript.

- Jardilino, Paulo “Neo-Pentecostalismo: religião na fronteira da modernidade” (1994)  
*Reves do Avesso* Novembro/dezembro pp.42-50
- Kramer, Eric. 1999. *Possessing faith: Commodification, religious subjectivity, and community in a Brazilian Neo-Pentecostal church*. Ph.D. diss., University of Chicago.
- Macedo, E. (1987) *Orixás, caboclos e guias: deuses ou demônios*. Rio de Janeiro: Universal Produções.
- Machado, M.D.C. ( 2003) “Existe um Estilo Neo-Pentecostal de Fazer Política?”, in Birman, P. (ed.) *Religião e Espaço Público*, Attar Ed. São Paulo ( 283-308).
- Marcelin, Louis HERNES(1999) “A linguagem da casa entre os negros do recôncavo Bahiano” *MANA* 5(2):31-60.
- Mariano, Ricardo (1996) “Os neopentecostais e a Teologia da Prosperidade” *Novos Estudos*, n. 44. March pp.24-44.
- Maurer, Bill 2005 *Mutual life, limited : Islamic banking, alternative currencies, lateral reason* Princeton, N.J. : Princeton University Press
- Meyer, Brigit (2004) “Christianity in Africa: From African Independent to Pentecostal-Charismatic Churches” *Annu. Rev. Anthropol.* 2004. 33:447–74
- Mott, L. (1997) "Cotidiano e vivência religiosa: entre capela e o calundu," In *Historia da Vida Privada no Brasil: Cotidiano e Vida privada na América portuguesa*; Sao Paulo: Editora Schwarcz Ltda.
- Oro, Ari Pedro (1996) *Avanço Neo-Pentecostal e reação católica* Petropolis vozes ---(2003) “A Política da Igreja Universal e seus reflexos nos campos religioso e Político Brasileiros”. *RBCS* Vol. 18 nº. 53
- Oliven, Ruben Jorge (2001) “De olho no dinheiro nos Estado Unidos” *Estudos Historicos*, Rio de Janeiro, n.27, Pp. -1-29
- Polanyi, Karl, ed. (1957) *Trade and commerce in early Empires*, Free press, Glencoe.
- Prandi, R. & Pierucci Antônio Flávio (1996) *A realidade social das religiões no Brasil*. São Paulo: Hucitec.
- Ramos, Osvaldo (1994) *Dízimos e Bênçãos* São Paulo: Editora Vida,
- Rodrigues, Bispo Carlos. (1998) *A igreja e a política*. Rio de Janeiro: Ed. Universal.
- Simmel, Georg (1990 [1907]) *The Philosophy of Money*. London: Routledge.
- Souza, Laura de Mello e (1986) *O Diabo e a Terra de Santa Cruz*. São Paulo: Companhia das Letras,

Taussig, Michael (1980) *The Devil and commodity fetishism in Latin America*. Chapel Hill: University of North Carolina Press.

Verger, Pierre (1981) *Orixás*. Salvador de Bahia: Corrupio.

Zelizer, Viviane (1997). *The Social Meaning of Money*, Princeton U.P.

Zweig, Stephan. 1942. *Brazil, País do Futuro*. Rio de Janeiro: Civilização brasileira.

*Websites:*

[www.biblegateway.com](http://www.biblegateway.com)

[www.igrejauniversal.com.br](http://www.igrejauniversal.com.br)

---

<sup>1</sup> “Of course we want to have money, but we can compensate its absence with the full presence of our friends, health, “education”, and above all, “happiness”. Such inability to see money – and specially the possession of money- as a positive activity, as the objective of all things, creates zones of tolerance and social compensation that seem important in the Brazilian case” (DaMatta, 1993: 172). For Da Matta, Brazil would not be exactly an egalitarian society but is partially a “hierarchical” one, following Luis Dumont’s model. ( Oliven 26:2001). But the idea that Brazil is a traditional, hierarchichal and personalist society, has a long and illustrious tradition in Brazilian social thought, since Gilberto Freyre Oliviera Vianna, and Sergio Buarque de Hollanda.

<sup>2</sup> The Comaroffs are obviously not the only authors to discuss the relationship between modernity and religion in Africa; for an excellent review of the literature on the subject, see Meyer (2004)

<sup>3</sup> Fo example in the inquisition records : “veio 3 vezes uma preta chamada Teresa Sabrina, que ouviu dizer morava em Santo Antônio do Carmo, no mês de Setembro de 1758, entrou no Convento a curar a uma religiosa chamada Maria Teresa Josefa com abusos de sua terra, pondo-lhe o pé em cima de uma caveira de carneiro, lavando o pé e cantando a sua lingua e mandando esfregar o corpo da religiosa com um tostão de cobre”( quoted in Mott 1997 ).

<sup>4</sup> In the assesse, everybody leaves money in the central “cuia”: Afterward, the priests will take the cuia outside, where it will sit besides the other assentos of the deceased. (Cada uma sauda o exterior, a cuia, os presentes e dança em volta da cuia colocando moedas que passam previamente por sua cabeça, delegando su a propria pessoa ao morto.”Elbein (1976:.231.) Todos os presentes estao obrigados a despedir-se do morto e delegar-se nele por meio das moedas que colocam na cuia-emissario (Elbein 1976:232)

<sup>5</sup> For example in the Church of São Lazaro and São Roque in Bahia, a woman was asking for the return of her man, and something else; winning the lottery.

<sup>6</sup> “ A pegar nesta nota você vai ter muito dinheiro de São Cosme e São Damião. Escreva 6 notas iguais a esta e distribua.”

<sup>7</sup> The figure of Exu certainly reminds of Taussig’s *The Devil and Commodity fetishism in South America* (1980). However The association of Exu with money and theft is not the result of modern industrial capitalism.. It can perfectly be traced back tp Africa (Verger 1981). Maybe we could recognize that 19<sup>th</sup> century Yoruba were also modern “commodity fetishists”. But then one of Taussig’s assumptions- that “Latin-Americans” and maybe “Africans” lived in pre-capitalist societies until not so long ago, wouldn’t make much sense in that case.

<sup>8</sup> Inflation, and deficit, is not a particularly recent problem in Brazil. Since the Empire had its first budget, it was evident that the state had a deficit. Being the economy based on agricultural exportations, most manufactured goods had to be imported from European countries: Brazil was a dependent country. But



---

after the nineteen-thirties, Brazil sought to overcome the circuit of dependency by planning a policy of Import-substitution-industrialization, giving support to industries and initiating welfare policies geared towards the rising working class. These development policies culminated in the late fifties with the construction of Brasilia, the new capital, literally in the middle of nowhere. Deficit and inflation continued rising throughout this period, but they were not necessarily seen as a problem to the economy- but as indexes of growth. If more money was needed, more money was made. The dictatorship that ruled Brazil from the mid sixties to the mid eighties didn't substantially change the policy of import substitution industrialization. They would cut the social budget, but they went on getting indebted to organize monumental industrial and technological projects, like the space station in Alcantara.

<sup>9</sup> The Real plan in many ways combined different ideas from previous plans. The first one, that inflation was partially inertial, and that this could be solved by replacing it with a new currency. But this time the new currency wouldn't replace the old one at once. First, before the Real was actually distributed to replace the Cruzeiro Real ( a currency that lasted one year! 1993-1994 ), before it was actually 'real' if I am allowed the cheap joke, financial transactions would be presented in the two currencies- Cruzeiro Real and the new currency, then still called URV ( Unidade de Referência de Valor), Unit of Value Reference. The URV was counted in relation to the US Dollar - it was "anchored" to the Dollar, but the Brazilian government didn't go as far as to guarantee the total convertibility to the Dollar – the "currency board" strategy favoured by the IMF (Filgueiras 2000: 190). The URV was a sort of incomplete money: not yet a means of payment and reserve of value, but it was already an accounting unit ( like the Euro in Europe some years later). More specifically, the objective was that the URV would gradually replace the Cruzeiro, in a way, to "erase" the memory of the previous currency.

<sup>10</sup> The personal character of money was already evident for Simmel. As he said once, money is the purest form of the tool :“Just as my thoughts must take the form of a universally understood language so that I can attain my practical ends in this roundabout way, so must my activities and possessions take the form of money value in order to serve my more remote purposes. Money is the purest form of the tool (...) it is an institution through which the individual concentrates his activity and possessions in order to attain goals that he could not attain directly” (Simmel 1990: 210)

<sup>11</sup> In the last years, a so- called “credicard” is being offered in low-income shopping malls and by phone. This “credit card” gives some credit (sometimes 200 or 300 reais per month) at the expense of an excruciatingly high interest rate ( 30 % according to my informants, people from the Credicard company refused to give me any specific information or copies of the contract forms). Despite of this, people use it in emergency situations, when they don't have any cash in hand - which is quite often.

<sup>12</sup> The full quote of Hebrews 13:5 is:” Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." “

<sup>13</sup> “Os espíritos que atuam na política, disse recentemente o Bispo Rodrigues,são os espíritos dominadores, os príncipes das trevas” (Jornal do Brasil, 29/10/2001). “O diabo está alojado dentro do Congresso Nacional, criando leis injustas e erradas” (Folha Universal, 302,18/1/1998). (Oro 2003) .

<sup>14</sup> [...] em meio a tantas falcaturas e espertezas [que vigora na política do país] os homens e mulheres que levam o nome de Deus [subentende-se a bancada parlamentar da IURD] não se deixaram contaminar pela prática comum da corrupção. Os nossos candidatos mostraram, na prática, o que é verdadeiramente a ética na política (Rodrigues 1998: 7-8).

<sup>15</sup> “Em Israel, o princípio do kibutz é: a terra pertence ao governo, ou seja, a todos os cidadãos. O lucro que se tem é reinvestido no kibutz. Não há ricos nem pobres e todos são companheiros - diz o bispo Crivella.” (www.igrejauniversal.com.br)

<sup>16</sup> “Bispo Crivella lança sua biografia”, in *Arca Universal* 28/04/2005 in www.igrejauniversal.com.br