

## **Acknowledging Marxist Economist C.Y. Thomas' Legacy in Canada's Economic Development Sector**

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### **ABSTRACT**

Canada's community economic development sector has benefited from the knowledge making and practice of the African diaspora but much of it is erased and goes unnoticed. Afro-Guyanese economist C.Y. Thomas (1974) has influenced cooperative economies in Canada, but little is known about this contribution. Thomas's convergence theory assisted in the development of the Neechi principles, which were developed by an Indigenous workers' cooperative in north Winnipeg, Manitoba. Those writing on cooperatives in Canada and elsewhere should be taking convergence theory into account because it was the first to push for a convergence of needs and production, and how to make new inclusive economies. Just as Thomas' theory is an important contribution on knowledge making in the community economic development sector, banking cooperatives known as rotating savings and credit associations have also contributed to the cooperative sector in Canada. However, there is a need within the cooperative sector to include perspectives from the Black diaspora.

### **RÉSUMÉ**

Le développement économique communautaire au Canada a bénéficié des connaissances et pratiques de la diaspora africaine sans que cela se sache réellement. Par exemple, l'économiste afro-guyanais C.Y. Thomas (1974) a influencé les économies coopératives au Canada, mais peu de chercheurs sont au courant de ses contributions. Pourtant, la théorie de la convergence de Thomas a contribué à l'élaboration des principes Neechi, lesquels ont été développés par une coopérative de travailleurs autochtones du nord de Winnipeg au Manitoba. Ceux et celles qui écrivent sur les coopératives au Canada et ailleurs devraient tenir compte de la théorie de la convergence, surtout que celle-ci a été la première à recommander la convergence des besoins et de la production et à montrer comment établir de nouvelles économies inclusives. La théorie de Thomas est une contribution importante au savoir dans le secteur du développement économique communautaire; de même, les coopératives bancaires connues sous le nom d'associations rotatives d'épargne et de crédit (AREC) ont aussi contribué au secteur coopératif canadien. À ce titre, il est pertinent d'inclure les points de vue de la diaspora noire au sein du secteur coopératif.

**Keywords / Mots clés :** cooperative; ROSCA, dependency, Guyana, Canada, community economic development, African diaspora, International Cooperative Alliance, C.Y. Thomas, convergence theory, Tontine / coopérative, AREC, dépendance, Guyane, Canada; développement économique communautaire, diaspora africaine; Alliance Coopérative Internationale; C.Y. Thomas, théorie de la convergence, Tontine

## INTRODUCTION

Co-operatives are voluntary member focused organizations usually born out of a crisis. They often exist to fill a need in business and society when mainstream systems are exclusionary. These co-op organizations are democratic (guided by constitutions), and their rules are determined by the founding members (see International Co-operative Alliance [ICA], n.d.). The more co-operatives and solidarity economies are studied, the clearer it becomes that people around the world are engaged in formal and informal co-operatives. Globally, more than 1.2 billion people belong to co-operatives. Many co-operatives are also informal and grassroots. The ICA (n.d.) has defined co-operatives as “people-centred enterprises owned, controlled and run by and for their members to realise their common economic, social, and cultural needs and aspirations” (website 2021). This definition, along with the seven internationally agreed upon co-operative principles, suggests that these groups should be spreading the co-operative movement, which does not exclude anyone based on identity and race.

The African diaspora’s contributions to co-operative development are often erased or not acknowledged. For example, the ICA has a regional manager for Africa, located in the Nairobi office, that oversees African co-operatives, but no office for the distinct experience of the African diaspora. According to the ICA (n.d.), co-operatives are collective, member-owned institutions organized by groups of people who are filling a gap in society and business, a situation the African diaspora finds itself doing, even as an excluded minority in many places. The current understanding of co-operatives, while applicable to any group using solidarity and self-help to address market failure, ignores and omits the contributions of the Black diaspora outside of continental Africa. A preoccupation with formally registered co-operatives has led to the exclusion of many people in the African diaspora who have established informal co-operatives, such as rotating savings and credit associations (ROSCAs).

In general, the co-operative literature fails to include how the African diaspora has contributed to the development of co-operativism, a fact that Caroline Shenaz Hossein (2018, 2020) has discussed in her body of work. Co-operatives are defined here as both informal and formal voluntary organizations managed by their members. Afro-Guyanese economist C.Y. Thomas (1974) has influenced co-operative economic development in Canada through his theory on convergence. This article argues that Canadian scholars and practitioners need to recognize and credit Thomas’ theory of convergence and its impact on local economic development. This has not been widely done, except by one renowned Canadian economist: the late John Loxley (2008). Recognizing Thomas’ theory (1974) would acknowledge the Black diaspora’s contribution to economic development programs. Moreover, it would be an important way to include the Black perspective in community development.

To better capture the importance and impact of co-operatives among a variety of communities and peoples in Canada, the definition of co-operatives should include informal and formal co-operatives carried out in the African diaspora. The role of co-operatives and their group action may be an example of what C.Y. Thomas envisioned in his convergence theory, where he stressed looking away from individual needs and toward household needs instead.

### **Biased knowledge making in the co-operative sector**

The history of co-operative development follows primarily Eurocentric theories. In Canada, there has been little to no mention of Black co-operators and what they contribute to co-operative economics in scholarly books and articles (Hossein, 2020). In fact, theories by Black Canadian scholars are largely absent from the co-operative and social economy sector. The dominant discourse about co-operatives stems from the English Protestant and French-Canadian stories told by mostly white scholars.

The ICA (n.d.) notes that many co-operatives started as small grassroots organisations. However, only industrialized regions such as Western Europe, North America, and Japan are sourced as points of origin for these organizations. The ICA (n.d.) refers, for example, to the Rochdale Society of Equitable Pioneers that began in England in 1844 as the prototype for co-operatives and states that it contributed to the development of a set of co-operative values. The Raiffeisen worker banks of Germany are referenced for establishing the credit union model with its ability to address financial exclusion (Guinnane, 2001). The ICA names the Fenwick Weavers' Society, which was established in 1761 and saw the people of Scotland selling basic foodstuff as a way to bypass commercial factories, as the first co-operative. There is no mention of African or Asian co-operative experiences.

In English speaking Canada, white versions of co-operative development are remembered and prioritized. The Antigonish Movement in Nova Scotia in the 1930s, led by Reverend Dr. Moses Coady and Reverend Jimmy Tompkins, drew on Catholic social teaching to develop agricultural extension services and adult education. They held "kitchen table meetings" with the intention of raising the consciousness of the fisher folk to protest against the commercialization of the fisheries (MacAulay, 2002; Welton, 2003). The documentary film *Yes You Can Do It: The Story of the Antigonish Movement* (Murphy, 2009) is a white working-class preoccupation that reveals that fisher folk wanted fair prices for their goods. While the film fails to include the Black Canadian experience, it does travel to an Ethiopian co-operative, Just Coffee, to show how the white Canadian co-operative movement continues to "support" the Global South, even with no mention of the local co-op systems of Equub, Idir, and Wenfel.

Another prominent narrative of the Canadian co-operative experience is the French-Canadian *économie sociale* in the province of Québec. The struggle of class politics preoccupies the social economy, and as in English Canada, racial bias is ignored in this discourse. Desjardins which was founded in Lévis, Québec, is revered globally as a leading co-operative. In 1900, Alphonse Desjardins and his wife Dorimene learned about the German worker co-operatives led by Friedrich Raiffeisen and Hermann Schulze-Delitzsch and believed a *caisse populaire* (credit union) would meet the needs of a French speaking minority in Quebec (Mendell 2009). The Desjardins *caisses populaires* movement dominates the understanding of Québec's social economy (Mendell, 2009).

The idea of collectivity and coming together is not new in Canada's economic history. The Underground Railroad, a co-operative economy that faced danger to move people to freedom, is left out of the political economy of Canada. For Black people, fleeing slavery took resources and co-operation. Once people settled in Canada, they needed money and support, which were offered through True Bands, rotating savings and credit associations (ROSCAs); and the pooling of goods.

### **NOTING THE CO-OPERATIVE PRACTICE IN THE GLOBAL SOUTH**

Co-operatives are truly international; they are practiced around the globe. It is difficult, however, to determine the actual beginnings of co-operatives, where they originated. Richard C. Williams (2007) has found that some of the earliest forms come from the Global South: places such as India and China, where self-help groups were common. Thomas Davies (2018), in his exploration of the historical development of NGOs, argues that the world's NGOs and community organizations were first created in non-Western locations. Chancellor Williams (1993) argues that "the economic basis of African life was originally co-operative" (p. 151). These findings, however, are rarely acknowledged in scholarly writings about co-operatives, which often only note important co-operative movements from the European context.

In carrying out research in Bahir Dar, Ethiopia, in the fall of 2018, academics and leaders in community development argued that the Habesha peoples were the first in the world to create the idea of collectivity through their systems of Equub and Idir (Kedir & Ibrahim, 2011), which are informal group systems of credit and savings (Bekerie, 2003, 2008). Given that Abyssinia (now Ethiopia) is revered as the land of human origins, this theory is plausible. India has an ancient system of Chits, co-operative businesses that assist groups to access funds. Laws regulating Chit funds date back to the 1800s, before colonization (Sethi, 1996). India's Chit system and other self-help groups are some of the oldest co-operatives in the world (Datta, 2000). In fact, India leads the world in the number of co-operatives, and the very first meeting for the ICA was held in India to mark this achievement and acknowledge the country's co-operative expertise (Williams, 2007). As noted, many places have had their own indigenous systems of co-operative. Mary Njeri Kinyanjui (2019) has detailed that the Ubuntu concept of "I am because you are" has been the driving philosophy of Kenyan people, and that colonizers did not create co-operative systems for Africans. African systems of collectivity have sustained the diaspora through enslavement and life under racial capitalism.

In the Caribbean diaspora context, Hossein (2013, 2017, 2018) notes the importance of studying Black women's informal and formal use of the social and solidarity economy through organizing mutual aid and money pooling groups known as Susu to not to only meet economic survival but also one's self-sufficiency, co-operation, and political control. The mainstream literature on co-operatives at best marginalizes, and usually ignores, the purposefully informal co-operatives that Black people engage in. Furthermore, nowhere does the literature address why this is the case. In fact, co-operative literature largely misses counting informal co-operatives as part of the system. (For an example of inclusion, see Lundahl's [1983] work on Haiti.)

In the Global South, co-operatives are pervasive, embedded in people's way of life. Because of their informal nature, however, they are often relegated to the sidelines. Interestingly, Richard C. Williams (2007) notes that co-operatives are in gradual decline, especially in the Global North. Therefore,

acknowledging the Black diaspora's expertise in co-operativism can only help the sector, because Black people coming from Africa and the Caribbean bring knowledge about self-help groups, collectives, mutual aid, and ROSCAs, which are all co-operative forms. It is likely that African people's collective and co-operative systems predate most systems in the world (see Williams, 1993).

In the United States and Canada, much work has been done to detail the many forms and practices of co-operativism and community organization by Black people (Gordon Nembhard, 2014; Haynes, 2019, 2010; Hossein, 2020; Kitossa, Lawson, & Howard, 2019; Stewart, 1984; Sullivan, 1969). African American scholar William Edward Burghardt Du Bois (1907) referred to the Underground Railroad of the 1790–1800s as a co-operative movement, wherein people made both economic and social commitments to risk their lives to move enslaved people into freedom.<sup>1</sup> DuBois documented many examples of African-American mutual aid, and John Curl (2012, p. 2) concludes that in the U.S., “the history documents how co-operatives were an integral part of numerous American communities in many time periods, and how the working people of this country turned time and again to co-operation for both personal liberation, and as a strategy for achieving larger social goals” starting in the 1830s.

Economist Jessica Gordon Nembhard (2014) has similarly found that to understand the traditions and legacies of solidarity, mutual aid, and co-operativism among African Americans, it is important to study diverse examples of economic co-operation, not just formally incorporated co-operative businesses. In 2020, a co-operative in the Boston area, Ujima, organized a number of workshops examining Black investing. A Susu, a form of ROSCA, is an example of mutual aid and collectivity within Black diaspora groups.

## METHODS AND APPROACH

Scholarly ideas by the African diaspora and those in the Global South have been obscured for far too long. The 2020 Black Lives Matter protests brought awareness to institutions concerned about the solidarity and co-operative economy; yet academics still hold all-white “manels” (all-men panels). Many academic and practitioner organizations still have largely white boards, keynotes, and editorships using theories to extrapolate and to “educate” why European theories should not be considered in line with other relevant theory reflective of the very people being studied. They will have special series on “diversity” and “inclusion” but have an all-white group of editors making calls for papers—and then they get the credit for being the authors of the very series on “diversity.”

This work is critical analysis in that material is being reread with the intention of acknowledging what work is being made absent. In the *Review of Black Political Economy*, Hossein (2019) explained that there is so much productivity in political economy by the African diaspora and it is being overlooked. Some scholars seem to suggest that Black political economy has been ignored for very political reasons (Haynes, 2019; Stewart, 1984). Researchers in critical economics who value co-operative development should also see a gaping hole when it comes to acknowledging the writing of Black scholars, especially those academics residing outside of the West who study the social economy, solidarities, and co-operatives.

A recent *New York Times* article cited economist Nina Banks explaining that publishing in academic journals is a frustrating experience because of gatekeepers who decide what knowledge is produced and what methods matter for scientific inquiry (Nelson, 2021). In our view it is this act of deciding on what knowledge is produced that Black's women work has been put down and sidelined. In doing this gatekeeping means that no economic value is accorded to actual community work and the benefits this work brings to the economy and society (Banks 2020). Business professors Leon C. Prieto and Simone T.A. Phipps (2021) show that African American business expertise has been erased from business school curriculums, and they are now doing the work to repair business histories (MacLellan, 2020). Similarly, Black diasporic academics who write on Black women as co-operators are having their work obscured as academic research in the disciplines of economics and political science (Banks, 2020; Gordon Nembhard, 2014; Hossein, 2013).

For this study, the research assistant carried out a sweep of the social economy and co-operative sectors—locating obscure sources and writing annotated reviews—to provide an idea about the ways Black people in the diaspora organize. There is a long overdue need to insert the African diaspora in the co-operative sector. The literature review in this article emphasizes the ways that Black diasporic people are engaged in the co-operative sector.

### **C.Y. THOMAS ON TRANSFORMATION**

The COVID-19 lockdown has been a time for reflection about what we are collectively building as we try to correct the inequities in the system. During the stay-at-home order during the pandemic, we started to discuss the need to return to the work of Guyanese Marxist economist C.Y. Thomas (1974, 1988), less known outside of the Caribbean, to understand his early ideas on transformation. As a heterodox economist, his ultimate goal was to change society to ensure equity by listening to and understanding local voices. Thomas has written extensively on transformation and matters of economic inequality from a critical Black perspective.

Thomas' research on small Caribbean countries was squarely situated in dependency theory, and he analyzed the macroeconomics of how global systems disadvantaged former colonies. Thomas' (1988) most enriching work by far is the *Poor and the Powerless*, in which he examined world systems and the racially tiered, classed pyramid system in the Caribbean that resulted from enslavement and colonization. He outlined quite effectively the bias in the economic system because of the colour pyramid, where people of African origins would be at the base and the most disadvantaged, while the local white/ened elites would be at the pinnacle. The colour pyramid has had a major impact on the research in terms of understanding Caribbean political economy. Tony Weis and Thomas Singh (2016) argued that Thomas' major contribution to economic development is his ethical stand—he defends those who are most vulnerable.

Thomas' early work (1974), *Dependence and Transformation: The Economics of the Transition to Socialism*, was written when he was living in Tanzania in 1972 under President Julius Nyerere's collectivization experiment (Thomas, 1978). Given this experience and his first-hand knowledge of the Guyanese context of "Box hand" (banking co-operative systems), he pushed for local consumption to be prioritized over production for export. The countries of the Global South were stuck in a world system that focused on the development of European countries through the extraction of precious

raw materials from the Caribbean region (Weis & Singh, 2016). George Danns and Paget Henry (2016) remind us that Thomas was very much aware that the capitalist world system has made so many countries where Black people live succumb to Western policies (see also Thomas, 2004). These biased Western policies stymied sustainable options for countries such as Guyana; Thomas (2004) recognized that community-based alternatives were the way to counteract this, and he called establishing these alternatives the “task ahead” of us in terms of sustainable development.

Even though he was a macroeconomist, Thomas' (1978) work has pointers for micro-level work. These macroeconomic ideas matter for local development because Thomas' work: a) situates colonial history as a precursor of identity politics that skews the economic system in favour of whiteness; and b) clarifies that local people could thwart the macroeconomic political process if they focused on local needs and self-sufficiency. Moreover, Thomas (1974) argued that ownership and capital accumulation should meet the needs of everyday people—that the focus should be on people's well-being and producing what they need locally not benefiting external interests. This is what is known as convergence theory. Thomas' (1974) theory of convergence argued that small, developing economies could achieve transformation and break away from poverty if the needs and demand were to converge. Swedish economist Mats Lundahl (2016) pointed out that demand is an expression of purchasing power, and that this concept does not take into account the resource availability and the cultural needs of citizens. This set-up would leave Black people in the colonies dependent on imported foodstuff from the West for the foreseeable future.<sup>2</sup>

Thomas' convergency theory is relevant to community development because of his views that private consumption must be supplemented with collective consumption, that is, with the provision of goods that satisfy the needs of the community as a whole (Lundahl 2016). Thomas (1974) referred to “divergence” as a negative outcome when countries worked against their own interests within a world system that would not help Black people (Thomas, 2004). In other words, small economies were being forced into the export demands of the rich instead of responding to local needs (Weis & Singh, 2016). Convergence theory—when people come together in carefully mediated ways to pool resources and to produce what they need based on their own cultural preferences (Weis & Singh, 2016)—is also about emphasizing an approach to local economic development where everyday people concerned about their own consumption needs decide how resources get reinvested locally into production for local usage.

The racism of the plantation economy—and how that has tiered an economic system—is aligned with the experience of Thomas' (1988) own country, Guyana. This racism in the global economy was not by accident; it was by design. Fundamentalist capitalism was born to ensure that the slave trade and other inhumane activities led to awesome riches for white people (Rodney, 1982; Williams, 1944). The concept of “inclusive markets” using neoliberal ideas is essentially a unicorn, as detailed in Cedric Robinson's (1983) *Black Marxism*, because of the project of racial capitalism to alienate Black people. Robinson (1983) located the alienating capitalist tendencies in Europe and argued that privileged social forces used a racist tactic to exploit the labour of Black people for white people's prosperity. Thomas' body of work (1974, 1977, 1978, 1988, 2004), along with many others, found that the neoliberal capitalist firm was disingenuous from the very start.

## NOTING THOMAS' OWN LIVED EXPERIENCE

Clive Yolande (known as "C.Y.") Thomas was born on February 6, 1936, and raised in Georgetown, Guyana, where he still lives today (Weis & Singh, 2016). Thomas was the first of seven children of Clementine Semple and Basil Thomas and grew up in a modest environment where education was valued, since it allowed Afro-Guyanese to improve their socio-economic condition. Thomas studied at the University of Guyana and obtained his doctorate in 1964 at the University of London (Weis & Singh, 2016).

After teaching as a lecturer at the University of West Indies at the Mona campus in Jamaica, he returned to the University of Guyana as a professor. Weis and Singh (2016) made it clear that Thomas' academic pursuits were tied to his activism. He was an active member of the Working People's Alliance, a political party, and formed Ratoon, a group of activist scholars who carried out research to help workers in the sugar and bauxite mining sectors.

The life of Thomas is known by both authors who knew him and who worked and were mentored by him. Kadasi Ceres works with Thomas at the University of Guyana and Caroline Shenaz Hossein first met Thomas in person in 2010 while carrying out her doctoral field work in country (see Figure 1). Thomas was interested in community financial co-operatives such as Box hand because of their possibility as a local alternative that macro-economic theory simply misses.

**Figure 1: Hossein at the Institute for Development Studies at the University of Guyana with Professor C.Y. Thomas in 2010**



The Canadian economist John Loxley (1985, 2008), who had a great deal of experience with community economic development in Manitoba, cited Thomas' work as the basis for the Neechi principles, an important nod to his contributions. These principles, developed by a now-defunct Indigenous co-operative, show how organizations can become economically self-sufficient (see Neechi principles, n.d.)<sup>3</sup> The 11 Neechi principles were conceived to ensure Indigenous self-reliance and community building from within: 1) the use of locally produced goods and services; 2) the production of goods and services for local use; 3) the local re-investment of profits; 4) the long-term employment of local residents; 5) local skill development; 6) local decision-making; 7) public health; 8) physical environment; 9) neighbourhood stability; 10) human dignity; and 11) support for other CED initiatives (see Canadian Community Economic Development Network, n.d.).

The Manitoba provincial government followed the Neechi principles in its community economic development policies. They are also endorsed by the Canadian Community Economic Development Network (n.d.) and guide the Canadian economic development sector on how to promote grassroots development across the country (Olaniyan, Ero, Hay, & Berge, 2016).

The Caribbean people's focus on what they need and their investment in self-sufficiency has had an impact on economic co-operation in Canada. Thomas' (1974) convergency theory is important



because it speaks to self-sufficiency and economic co-operation, which has always made sense to the Caribbean diaspora. This Afro-Guyanese economics scholar has had significant influence, albeit unacknowledged, on Canada's community economic development. In conversations with many people, we discovered that with the exception of John Loxley, no one knew of Thomas' impact on the Canadian co-operative and economic development sector. In fact, one Guyanese economist said he would not have guessed this because of Thomas' emphasis on macroeconomic analysis in development issues.<sup>4</sup>

It is during this period of rethinking co-operatives and advancing the inclusion of the Black experience that Thomas' work on local economic needs and working together has shown new meaning. Thomas' (1974) work also shows that Black perspectives have shaped Canadian ideas on how to collectively organize economic goods (Rebel Sky Media, 2018). Thomas' ideas of exclusion in a colour-tiered economy and the need to produce based on local needs resonated with those in the Neechi co-operative because it shows how local people can determine what goods are needed and how to share those goods (Olaniyan et al., 2016). Hossein's (2020) work, which resurrects the contributions of Black co-operators in Canada and the diaspora, is important because it shows that self-help on one's own terms is not bootstrap development but rather a way of redefining how to do business.

### **ACTIVISM, CO-OPERATIVES, AND INFLUENCES FROM THE AFRICAN DIASPORA**

Most people who are familiar with Manitoba's community economic development programs know that the Neechi principles are foundational approaches that build sustainable and locally owned community economic development initiatives that are rooted in self-sufficiency. Neechi was an Indigenous worker co-operative (1990s–2018) in the north end of Winnipeg, Manitoba, that made a significant contribution to the definition of community economics (Grant, Love, & Corcoran, 2018). Neechi's approach to self-sufficiency—producing what you can consume and taking an internal focus—is built on the early thinking of Guyanese economist C.Y. Thomas (Loxley, 2008).<sup>5</sup> The idea of remaking community economic development in Canada draws on ideas of the African diaspora in the Global South.

While it cannot be claimed that Thomas was thinking about Box hand, as ROSCAs are called in Guyana, the practice of Box hand is about self-sufficiency. Lundahl (2016) has helped to locate the very essence of Thomas' (1974) convergence theory, demonstrating that it emphasizes that people's local needs and ability to participate in discussions is what is needed for local development to take root. The late Canadian economist John Loxley (2008) has also noted that Thomas' work on self-sufficiency as a means to counter external demands has been key for changing the ethics of economic development in Canada. Hossein's (2018) decades-long research found that Black women who use ROSCAs are saying yes to their own development. They are not accepting the dominance of an imported model but are looking inside the community to live well.

Growing up in Guyana under decades of racial tension between Indian and African Guyanese, Thomas noted the need for people to tap into their social networks to meet their livelihood needs. In the eighth International Conference of the Institute for International Co-operation report for Ottawa, Thomas (1977) wrote that “indigenizing innovation” meant taking the needs of the community into consideration. Without doubt, his work to indigenize innovation resonated with Indigenous Canadians in Manitoba, who saw the value of local sufficiency efforts to stymie com-

mercialized business as the only model. Self-help and co-operative practices were culturally relevant and made sense for the Neechi worker co-op. However, existing co-ops are not culturally diversified to meet the needs of newcomers, and established and mostly white co-operatives should put more effort into assisting these groups. Given that so many Canadian Caribbean people are excluded in business, they too have found the need for self-sufficiency in their own communities.

For example, the Toronto United Negro Credit Union, which was formed in the 1920s by members of Marcus Garvey's Universal Negro Improvement Association (Lewis, 1987; Toney, 2010), tried to meet a need by providing banking services to Black Canadians. The Toronto United Negro Association, in turn, formed a credit union in the 1940s (Gooden, 2019). Another credit union was formed through Canada's first Black union, the Order of Sleeping Car Porters, as early as 1937 in Winnipeg, Manitoba (Chateauvert, 1997; Gordon Nembhard, 2014; Mathieu, 2001). These associations were helpful during those difficult years of overt racism and discrimination.

More recently the Black diaspora has tried to create its own credit unions. A first effort was made by the Jamaican Canadian Association (n.d.) in 1963 in Toronto, but it folded because of management issues. The Seaview Credit Union was created in 1969 in response to racism in the historical Black Canadian town of Africville, Nova Scotia. This bank did not last, however, because members did not repay loans, signalling that the credit union did not have the support needed to develop its capacity (Clairmont & Magill, 1999). These results amplify the failure of the established co-operative system to assist other co-operatives, which is a core co-operative principle (ICA, n.d.). There was another attempt to create a Black credit union in 1993, when the Caribbean African Canadian Credit Union was launched by the Jamaican Canadian Association in Toronto (Hemeon, 1993). It closed down, however, due to a lack of community support, infighting, and the withdrawal of state funding after a change in government (Haliechuk, 1993). Getachew Mequanent (1996) was one of the first scholars to document the role of Equub in the lives of Ethiopian-Canadians to help them settle and adjust in Toronto and Ottawa, and that as immigrants people relied on Equub for livelihood needs e.g. to buy taxi cabs and to start restaurants.

While these attempts to create co-operatives among the diaspora have ended in failure, they show that Black people want co-operatives and know the value of being co-operators but have not received the necessary support. The cases also raise the question of whether established credit unions have adhered to the ICA co-operative principles of aiding co-operative development. In the United States, many Black co-operatives have been violently destroyed by "white competitors (who) used slander, violence, murder, physical destruction, and economic sabotage" (Gordon Nembhard, 2014, p. 29). There seems to be no shortage of documentation that speaks to failed co-operative experiences among the diaspora, but only limited knowledge on co-operatives that work for Black and racialized people. Negative media reports of co-operatives that have failed do not contextualize these experiences within the racism and challenges Black and racialized diaspora people encounter when trying to form co-operatives.

Credit unions that serve African Americans are reaching a group of people alienated by the formal financial sector. Curtis Haynes' (2018) work highlights Du Bois' thinking about "the condition of Black America" (p. 130), which called for Blacks to create their own economic means. A "racial iso-

lation,” Haynes argues, “transcended all other social differences” (p. 130) and underpinned Du Bois’ ideas of racial co-operation. Haynes (2019) hypothesizes that collective action by Black American communities is a means by which to respond to harsh socio-economic conditions. The fact that there are no Black or South Asian credit unions or co-operatives in Canada exemplifies the lack of support these groups receive in creating these institutions, not that they do not understand or know about cooperatives.

The *Toronto Star* recently reported on the efforts of African Canadian organizations to create a Pan-African Credit Union as an alternative to mainstream banking for Black Canadians (Miller, 2020). In July 2020, the Pan-African Credit Union had a steering committee meeting via Zoom to discuss some of the market study findings about what Black Canadians want in terms of financial services. It was evident that having a Black-led financial institution is long overdue. It is too early to tell if there will be support to develop a new Pan-African Credit Union, especially in terms of raising the required \$5 million in capitalization.

### **THE AFRICAN DIASPORA AND ECONOMIC CO-OPERATION**

Henry Louis Gates’ (2018) *Africa’s Great Civilizations*, a six-hour series on PBS, documented the business and development expertise of the people of African countries in ancient times, recounting how they centred their economic efforts on improving society. What we saw is that these efforts to build were largely cooperative (Begashaw 1978). Noting exact dates is not possible, but it does not mean that these places were not vested in cooperation. Du Bois (1907) documented the communal and co-operative businesses of Ghana and southern Africa. Fritz Bouman (1995) who has studied ROSCAs for a long time has argued that it is impossible to know the origins of these ancient informal rotating savings systems that help build societies. Mary Njeri Kinyanjui (2019) has said many times that co-operative businesses have always been a part of local life in Kenya, it is immortal. The Susu co-operative system is so well established in Ghana that the state has regulated aspects of its operations (Aryeetey & Steel, 1994).

It is hard to pinpoint the exact beginnings of formally structured co-operatives among the Black diaspora. The Hornsey Co-operative Credit Union in England was formally registered by West Indian immigrants in 1962 and merged with the London Capital Credit Union in 2013 (Greaves, n.d.; O’Connell, 2009). Caribbean immigrants in the United Kingdom were successful mainly because they had local knowledge of building ROSCAs. In the United States, African Americans use Black credit unions, many of which began as informal groups before they were legally registered (Haynes & Gordon Nembhard, 1999; Rothschild, 2009).

### **BANKER CO-OPERATIVES ORGANIZED BY BLACK DIASPORIC WOMEN**

Banker co-operatives known as ROSCAs are a deliberate form of economic co-operation. They are not simply underdeveloped co-operatives or credit unions. ROSCA members join voluntarily and work together to control the organization, stressing the values of democracy, voice, and participation. It is a myth that the African diaspora does not know about co-operatives. Black women have been organizing mutual-aid groups called ROSCAs for as long as they have been in the diaspora. Since at least the 1800s, True Bands and many other forms of economic co-operation have been secretly carried out among Black minorities due to fear of reprisal.

Black Canadian women hide their ROSCAs because they are routinely discriminated against and treated as inferior (Hossein, 2020). A number of scholars have also found that informal co-operatives are not recognized (Gordon Nembhard, 2014; Smets, 1998). The documentary *The Banker Ladies* (Mondesir, 2021, see Films for Action) shows how Black Canadian women participate in various forms of banking co-operatives to counteract being excluded from business and society. See Figure 2, a clip from the film. For centuries, Black women in the Caribbean and Canada collectively mobilized resources in their low-income communities (Ardener & Burman, 1996; Hossein, 2017, 2018). Sidney Mintz (2010) documented the use of a *sistem pratik* that Haitian women relied on collectives such as Sol, formed by the local sellers (*madam saras*) to create a vibrant marketplace. Pratik is usually the relation between an individual buyer and an individual seller. In the Sol system, people came together through practical experience to pool monies and take turns sharing the lump sum of money.

Gordon Nembhard (2014) has found that African American women in Alabama created the Freedom Quilting Bee Cooperative to feed, shelter, and help their families; help their communities meet their needs; and mitigate the harms of white supremacy. Feminist economists Deborah Figart (2014) and Ngina Chiteji (2002) also show how ROSCAs in the United States prove to be cost-effective forms of financing for marginalized and racialized Americans.

Figure 2: A scene from *Banker Ladies* (Mondesir, 2021)



Source: Photo by Hossein

## CONCLUSION: ACKNOWLEDGING THE AFRICAN DIASPORA'S CONTRIBUTIONS IN DEVELOPMENT

The African diaspora has been leading co-operatives for a very long time (Gordon Nembhard, 2014; Hossein, 2020; St. Pierre, 1999; Stewart, 1984). C.Y. Thomas' convergence theory was key in helping the Neechi principles take hold in Canada because of its emphasis on self-sufficiency and provisioning goods for local needs. The community economic development sector in Canada, especially within the co-operative sector, needs to start seeing and reading the contributions of the Black diaspora, not only in terms of organizing ROSCAs but also to influence ideas on economic development. Black expertise through theorists and practitioners leading informal banker co-ops and mutual aid is missing.

The Underground Railroad and True Bands are examples of co-operation that need to feature prominently in the co-operative narrative—and not only during events for Black History Month. Knowledge of the work of True Bands is carried through oral history and includes many details about how these co-operatives helped slaves to settle into their new-found freedom. Today, Banker Ladies who organize ROSCAs are obscured, and they receive no support from formal co-operative associations. Black Canadian women operate their ROSCAs outside the public view because they fear being arrested, having their funds confiscated, or being stigmatized (Mondesir, 2021).

Recognizing and validating the Black experience also means opening up the ways we use theory, to think about the various ways that people build co-operatives. It also means that we need to include the scholarship and practice by the Black diaspora in co-operative development. The omission of informal co-operatives in research is counterproductive. By ignoring the work of the African diaspora, the co-operative movement misses out on spreading the benefits of how Black people engage in co-operative efforts to disrupt an unequal and exclusionary capitalist business system.

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## NOTES

1. See the Harriet Tubman Historical Society (2021) for more about the Underground Railway.
2. Caroline Shenaz Hossein, one of the authors of this article, was mentored by C.Y. Thomas when she was a doctoral researcher during her field work in 2010 and 2011, and as a visiting fellow at the Institute of International Development.
3. The Neechi co-operative existed for thirty years. See more in the Canadian Worker Co-op Federation (2018).
4. Personal communications with Dr. Thomas B. Singh of the University of Guyana in January 2021.
5. The late economist John Loxley (2008), who lived in Tanzania and worked in South Africa, was attentive to the contributions of Black scholars (*Winnipeg Free Press*, 2020).

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