



COOPERATION JACKSON

“As a model, what it means is a group of individuals come together, they pool their resources to start a small business or a large-scale business, depending on how many come together, but they pool their resources, number one, together. And then they create a democratic structure by which they manage the enterprises together. So there’s no boss, other than themselves, acting collectively, telling them what to do, what their hours are, you know, what their working conditions are. These are things that they determine themselves. That’s the central, core component of it. It’s collective ownership and collective decision-making that makes it a real workers’ cooperative.” - *Kali Akuno*

- What do you think are some of the fundamental challenges that people face in coming together to create workers’ cooperatives?
- How would you describe the principles guiding conventional businesses? Do you think the workers’ cooperative model presents an alternative, and how?

Courtesy of Cooperative Jackson



FANNIE LOU HAMER

FREEDOM FARM COOPERATIVE

“I know what the pain of hunger is about,” Mrs. Fannie Lou Hamer told a crowd in Madison, Wisconsin. “My family was some of the poorest people that was in the state of Mississippi...we were sharecroppers.”

In 1969, Mrs. Hamer founded the Freedom Farm Cooperative with a \$8,000 down payment that she was able to fundraise through generous donations. The former sharecropper purchased 40 acres of prime Delta land.

“She then set up a ‘pig bank’ with the help of the National Council of Negro Women, which donated fifty pigs. The bank loaned pregnant pigs to poor families, who could keep the “dividends,” in the form of piglets, and return the original pig to the bank. When the first pigs from the litter became pregnant, the family would donate them to another family. By 1973, three hundred families had almost three thousand new pigs.” (The Color of Wealth, p. 102)

It was her attempt to empower poor

- If, like Fannie Lou Hamer said, “we may get a little help here and there,” what kind of help do you value getting?

Black farmers and sharecroppers, who, for generations, had been at the mercy of the local white landowners. “The time has come now when we are going to have to get what we need ourselves. We may get a little help, here and there, but in the main we’re going to have to do it ourselves,” she explained.

She worked tirelessly to develop the Freedom Farm Cooperative. The cost of membership for the co-op was \$1 a month. But even at that price, only 30 families could afford membership dues; another 1,500 families belonged to the Freedom Farm in name. The co-op planted cash crops like soybeans and cotton to pay taxes and administrative expenses. The rest of the land was sowed with vegetables, like cucumbers, peas, beans, squash, and collard greens, all of which was distributed back to those who worked on the co-op.



COMBAHEE RIVER COLONY

“The Combahee River Colony was located in a remote area where African American’s established their own settlements and remained relatively self-sufficient and semi-autonomous: the Gullah/Geechee communities in the South Carolina Sea Islands. The Combahee River Colony in South Carolina consisted of several hundred African American women during the Civil War whose men had gone to join the Union Army. They occupied abandoned farmland where they ‘grew crops and cared for one another.’ They refused to work for Whites and were proud of their handicrafts and cotton crop, as well as their independence. The community became relatively well known as an example of Black women’s independence, perseverance, and collective spirit.”

- What strikes you most about this history?

Excerpt from Jessica Gordon Nembhard’s Collective Courage: A History of African American Cooperative Economic Thought and Practice



WAGES NOW PROSPERA

“Women’s Action to Gain Economic Security (WAGES) is dedicated to promoting the economic and social well being of low-income women through cooperative business ownership. The co-ops provide improved financial stability for low-wage workers and expand the economic and social empowerment of their families and communities throughout the greater Bay Area.”

Some Stories of PROSPERA’s Success:

“Many business owners are constantly searching for ways to make more profits and that often means that the welfare of employees is shunted aside. But that can’t happen at a cooperative, because the workers, managers, and shareholders are the same people. They don’t need to make huge profits for owners or shareholders to stay in business, and there’s no pressure to keep wages low... ‘People can pool their skills and

resources.’”

- Hillary Abell, WAGES

This “sharing of skills and resources allowed one of WAGES’ businesses to recently announce a year-end profit of more than \$90,000 last year. The worker-owners voted to take 70 percent of that amount in bonuses and put the rest into growing their business.”

“‘I’ve always looked for a workplace where one’s *ezfuerzos* [efforts] are recognized,’ said Luz, who was fired from her job after fighting for her rights as a worker... After being fired, Luz turned to WAGES. After finding work through WAGES, Luz now earns \$12.00 an hour plus profit-sharing, a far cry from the \$8.00 an hour she earned as a hotel worker under harsh working conditions. She is proud of her work, of the products she uses, and of her ability to help her youngest daughter through college.”

- How do you think cooperatives impact their broader communities?
- What kind of impact do you think joining a cooperative can have on an individual (psychologically, emotionally, spiritually, physically, etc.)?
- How does the sharing of skills and resources help both individuals in a co-op, and the co-op as a whole?



BLACK PANTHER PARTY SURVIVAL PROGRAMS

"You don't read about the survival programs we are doing for the people, the free children's breakfast program, trying to feed some of these hungry kids before they go off to school in the morning. The educational programs we had going on for these kids, for the older folks as well. You don't read about that. The shoe giveaway, the clothing giveaway, the coat giveaway we had going on back east so these people don't freeze to death during the winter months. The free prison busing program, where we bused people from the community out to the prison, the penitentiary so the people can visit their loved ones who are incarcerated. You don't read about that. You don't read about the free ambulance

service that we had going on in Winston Salem, North Carolina because Black people in Winston Salem Carolina were denied basic emergency health care. You don't read about that. You don't read about the free sickle cell anemia testing program where we tested over 500,000, half a million people, before the U.S..... government even realized that sickle cell anemia was a threat to the well-being of Black people in America. You don't read about that. Why? Because there's no sensationalism there, no dramatic value, it doesn't sell newspapers, it doesn't boost the television ratings. It's just some Black people getting organized to help some other Black people."

- Do you relate to how Smith talks about media coverage of Black communities? Why or why not?

Roger Guenveur Smith, co-director of PBS's A Huey P. Newton Story

LIST OF BLACK PANTHER PARTY SURVIVAL PROGRAMS

An abbreviated list of the Black Panther Party Community Programs, courtesy of the Black Panther Party Research Project at Stanford University.

1966 - 1982

1. Alameda County Volunteer Bureau Work Site
2. Benefit Counseling
3. Black Student Alliance
4. Child Development Center
5. Consumer Education Classes
6. Community Facility Use
7. Community Health Classes
8. East Oakland CIL (Center for Independent Living) Branch
9. Community Pantry (Free Food Program)
10. Drug/Alcohol Abuse Awareness Program
11. Drama Classes
12. Disabled Persons Services/ Transportation and Attendant
13. Drill Team
14. Employment Referral Service
15. Free Ambulance Program
16. Free Breakfast for Children Programs
17. Free Busing to Prisons Program
18. Free Clothing Program
19. Free Commissary for Prisoners Program
20. Free Dental Program
21. Free Employment Program
22. Free Food Program
23. Free Film Series
24. Free Furniture Program
25. Free Health Clinics
26. Free Housing Cooperative Program
27. Food Cooperative Program
28. Free Optometry Program
29. Community Forum
30. Free Pest Control Program
31. Free Plumbing and Maintenance Program
32. Free Shoe Program
33. GED Classes
34. Geriatric Health Center
35. GYN Clinic
36. Home SAFE Visits
37. Intercommunal Youth Institute (becomes OCS by 1975)
38. Junior and High School Tutorial Program
39. Legal Aid and Education
40. Legal Clinic/Workshops

THIS LIST INCLUDES 25 MORE PROGRAMS

- What comes to your mind when you see this list? (Keep in mind there are at least 25 more community programs!)
- Why did the Black Panthers operate these Survival Programs?

FEDERATION OF SOUTHERN COOPERATIVES

In 1967, 22 cooperatives, which were an outgrowth of the civil rights movement, came together at Atlanta University to form a “federation” of cooperatives. The people and groups that met that spring wanted to unite and create organization that would lead its members to greater access to the information, services and resources that they had been systematically denied.

The Federation came out of the South where economic exploitation and racial discrimination were patterns of everyday life. The reality was that low-income rural communities in the South were being left behind in the civil rights movement that was sweeping across the country in the 1960s.

The organization has provided services, learning and leadership experiences, saved family estates, reduced debts, increased revenues and enhanced stability for its members through producer, marketing, consumer and credit cooperatives. It has also taught techniques and skills that are of incalculable worth.

- Why do you think land is so important to this group?
- What “techniques and skills of incalculable worth” do you think the Federation helped cultivate?



<https://www.youtube.com/watch?v=1KMnzgfUKfg>



COOPERATIVE EL GUABO

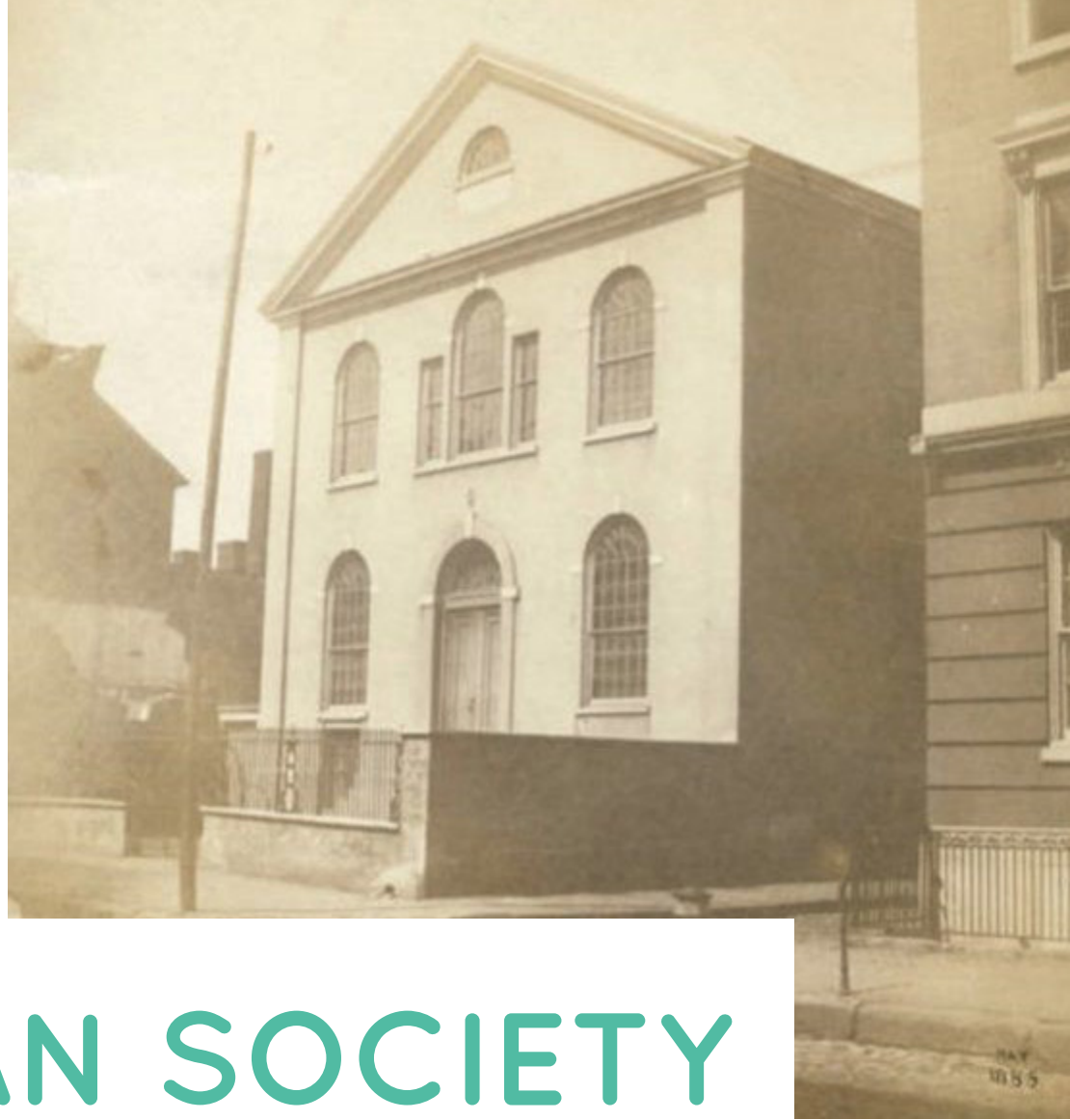
In 1998, 14 small-scale banana farmers in southwest Ecuador decided to take the tremendous risk of sending one container (about 38,400 lbs) of bananas to Europe with the hope of selling it directly to a supermarket. By cutting out the middleman, they took the power back into their own hands. With the sale of this first container, the El Guabo Association of Small Banana Producers was born. The entrepreneurs transformed themselves from individual, marginalized growers into a democratically run organization with access to the international market.

Today, El Guabo is a farmer-run cooperative with 350 small-scale banana

farmers. Each farmer is committed to improving quality of life for themselves and their communities. In addition to earning a fair price for their bananas, the co-op receives an additional \$1 per case (approx. 40 lbs of bananas) as a Fair Trade social premium. El Guabo's members voted to spend the premium on education, health care, retirement, environmental projects and infrastructure improvements. Additionally, El Guabo is giving back to the local and global community by sharing their highly successful cooperative model with other producer groups in Ecuador and throughout the world.

- What risks do you think you may need to take, individually or collectively, in your cooperative efforts?

Text courtesy of Equal Exchange



FREE AFRICAN SOCIETY

Headed by Black founding fathers Richard Allen (1760-1831) and Absalom Jones (1746-1818), the Free African Society was founded on April 12, 1787, as a nondenominational mutual aid society and the first dedicated to serving Philadelphia's burgeoning free Black community. Members contributed one shilling per month to fund programs to support their social and economic needs.

Members in good standing could expect a number of benefits from the mutual aid fund. Particularly in the first years of the society, important aspects of support for members included payments for burials and providing financial aid for widows and other family members of the

deceased, finding apprenticeships for children to learn a trade, and paying tuition for members' children if places in free schools were not available. Over time, the society expanded to care for the social and economic well-being of its members by providing moral guidance, by helping newcomers to the city feel welcome, and by giving assistance during periods of financial difficulty brought on by unemployment or sickness. The society also took on the task of assisting the sick during the yellow fever epidemic in 1793. Members nursed the sick, dug graves and buried the dead, and transported the ill to quarters outside of the city where they could be quarantined and given medical aid.



NATIONAL TRAINING SCHOOL FOR WOMEN & GIRLS

NANNIE HELEN BURROUGHS

“Anything that is as old as racism is in the blood line of the nation. It’s not any superficial thing-that attitude is in the blood and we have to educate about it.”

-Nannie Helen Burroughs

Burroughs believed in the ideology of self-help which urged Black Americans to establish and support the growth of their own institutions, despite the severe limitations imposed upon them by segregation and discrimination... Establishing a self-sufficient school for Black women was not the only way in which Burroughs pioneered. During the depression, she organized a self-help cooperative in the northeast Washington community which provided facilities, without charge, for a medical clinic, a variety store, farming, canning, and hairdressing. The project, later called Cooperative Industries, Inc., became a permanent establishment managed by Burroughs.

- Nannie Helen Burroughs was an educator and a cooperative developer, among other roles. What do you feel is the relationship between education and cooperatives?
- What risks do you think you may need to take, individually or collectively, in your cooperative efforts?



ST. PAUL COOPERATIVE CREDJAFAWN

The Credjafawn Social Club is one of the oldest Black social clubs still functioning in the Twin Cities Black community. It was formed one evening in 1928 by ten young adults who sensed the lack of social activities for persons in their age bracket. The name was devised from a letter out of each of the names of the ten charter members.

Although conceived as a social/recreational club, the Credjafawns initiated some outstanding projects of importance for the Black community. During the years of World War II they began a cooperative food outlet. This store allowed their membership and the Black community to purchase foodstuffs at lower prices. Later this endeavor folded because of competition generated by the new concept of supermarkets. They also initiated the Credjafawn Credit Union. The credit union was established to provide low interest loans to club members, who, more oftentimes than not, were young with families. During times when white credit unions

would refuse to grant loans to Blacks, the Credjafawn Credit Union provided resources for home improvements and college education. In addition, the club regularly provided scholarship money for the deserving and scholastically excellent students.

The Credjafawns were also responsible for integrating some of the hotels and other facilities which refused to allow Blacks the use of their accommodations for dances and other social gatherings. By sending members of the club who were light enough to pass for white to negotiate contracts, many facilities were thus integrated.

The Credjafawn Social Club Papers are important for two reasons. First, they are the only complete record of a social club in the Twin Cities for almost fifty years. Second, these papers demonstrate the inner workings of an organization dedicated to social betterment and upgrading of the Black community.

- What are the different community needs that Credjafawn was looking to meet?
- What role do celebration, culture and fun play in cooperative movements?

Historical data from David Taylor, Director, Black History Project (1974)

417 Lafayette

NEW YORK CO-OP COLORS

In the aftermath of 9/11, the chefs, busboys, waitresses, and more that worked at the restaurant at the top of World Trade Center all found themselves displaced and out of work, and with an ownership that refused to support them through this hard and turbulent time.

Rather than simply giving up, the workers formed the Restaurant Opportunities Center, now the country's largest restaurant worker organization. Many had a vision to create a new restaurant that was representative of all those working in it, and which they could own and

control with dignity.

It wasn't easy, though. According to the blog *American.Coop*: "Dramas include losing deposits to shady real estate deals, visiting Italian cooperatives to court investment, debating whether attendance at protests earned sweat equity, and fending off a dissident faction that picketed the new cooperative's fundraising dinners." Yet, they continued to struggle, and in 2006, the former WTC workers opened COLORS, which reflects "the culinary traditions of the 22 countries from which our proud worker-owners hailed."

- How can worker cooperatives be used to rebuild in the face of tragedy and hardship, whether on the personal, local, or national level?

Content courtesy of Cultivate.Coop



NEW ROOTS COOPERATIVE FARM

Four Somali Bantu farmers came together in Lewiston, Maine to create a farm cooperative named “New Roots Cooperative Farm.” The organization’s aim is to build a business to make money, to give back to the community, and to support themselves. New Roots is like a new plant that is just getting settled in the ground. Like a new plant, New Roots needs time to further develop, along with support and help—hence the organization’s name. We can support New Roots by communicating demand and buying produce.

The four primary farmers of New Roots are linked by common origins and past experience, as they move forward with establishing their farm in Lewiston, Maine this year. They all share a background—they grew up farming in Somalia, albeit in different regions. At the same time, these farmers are united by mutual histories of leaving Somalia because of civil war, and of living for a couple of years in the refugee camps where they met. Yet the world of these farmers to forge their future in farming, together, on new soil, perhaps connects them most strongly. New Roots farmers have studied

about farming and marketing, and have farmed collectively since 2006; all are graduates of Cultivating Community’s New American Sustainable Agriculture Program (NASAP). Their project of establishing their own cooperative farm seems to stem from a process of learning together, also founded with a strong bond of friendship and community. A key part of what prepared them to start New Roots was learning about the how the practice and trade of farming differs here compared to in Somalia.

The farmers’ focus on community—both among themselves and with other Maine folks—and their groundedness in history and culture of farming in Somalia serves as key sources of strength for their new farm. This strength is reflected in their name: New Roots. “New roots are like the roots of trees . . . this is our veins . . . if we have a strong connection, strong roots, then the tree will be healthy – the farm will have health.” The roots of the past, the bond among them, and the new connections they are making in community – all of this will help their “new roots” flourish as they launch their first planting season on Lewiston soil.

Text Courtesy of New Roots Cooperative Farm



OWINŽA QUILTERS COOPERATIVE

A new business is coming to life on the Pine Ridge reservation and it's springing—literally and figuratively—from the fabric of Lakota life and culture.

It's the Owinza Quilting Cooperative just outside Kyle and it's a beehive of activity.

"We have a really good crew here," said Business Manager Wantawa Red Bear.

The quilters are busy preparing star quilts for their grand opening next month.

"We have some really amazing quilters," said Red Bear. "Ones who are very seasoned and have been doing this for a long time. They put their heart and soul into it. Their energy, every day, goes right into their quilts."

The cooperative is entirely women and member owned.

"It's a bunch of unci and in Lakota unci means grandma, and all these unci come together and they're making star quilts," said Cora White Horse who sits on the Oglala Sioux Tribal Council. As a member of the council's Economic and Business Development Committee she has a special interest in the new venture.

"One of my personal goals is to ensure

that there's more small businesses on the reservation and when I read about the quilter cooperative I had to jump right on that and help them," she said.

With startup capital from the LIFT Economy and Thunder Valley Development Corp., the unci are looking to build a business with deep roots in their Lakota culture that used to use buffalo hides to mark all manner of important moments.

"We no longer have access to the buffaloes," said Red Bear. "We replaced it with the star quilt. Now the star quilt holds significance with honorings and memorials and birthdays, celebrations all across the board. It is just a good gifting piece for Indigenous people."

The quilters aim to sell their quilts at their storefront outside Kyle and offer them online as well. They also aim to celebrate traditions.

"My children quilt. My grandchildren quilt, too," said quilting coop member Loveletta Iron Horse. "I'm also a seamstress. I teach them other sewing skills so that way they can carry on our traditions because my grandma knew how to make quilts and so did my mom."

- How have Lakota womxn incorporated tradition into their cooperative business?

Text Courtesy of KOTA TV



YWBN COOPERATIVE BANK

NTHABELENG LIKOTSI

At the age of 33, Nthabeleng Likotsi is the executive chairperson of the Young Women in Business Network (YWBN), which she and nine other board members started in 2009. The company, managed by women from different professions and industries, is connected by one goal: to provide economic empowerment for all female professionals and entrepreneurs.

On the formation of YWBN, Likotsi said, “I asked myself what it meant to be a Black young woman in South Africa. And the truth of the matter was that not much is happening for Black women,” she said.

She did research and found that stokvels (community-based informal saving groups) contributed billions to the economy yet had no way of harnessing this financial power. Likotsi saw that these groups could be elevated into the investment space, if they were given the opportunity and support, and so could become a much-needed resource for many households across the country.

This gives an insight into Likotsi’s overarching goal: to create Black wealth. She realised that this could only be achieved through a bank that understood and was dedicated to a Black entrepreneurial clientele. This led to the formation of a YWBN cooperative financial institution, which currently has 420 shareholders from age 16 to 75 and has collectively generated R4,2 million in investment.

In the past year, and as the chairperson of the YWBN Co-operative Bank, Likotsi has furthered the cause by working to meet South African Reserve Bank requirements in order to propel YWBN from being a cooperative to a mutual bank. On Friday, 15 June 2018, she and veterans of the 1956 Women’s March trooped from the Union Buildings to the South African Reserve Bank to submit their application.

On the march, Likotsi told Huffington Post that they were taking a public stance against the lack of access for Black women in the financial sector.

“There is a lot of preparation that goes into getting a license to run a mutual bank. The requirement is that you should have between R10 million to R15 million (R = rand), just for the application – excluding the capital expenditure and operational costs, among others,” she said.

“Our theme is built around the women of 1956, who fought for political freedom. We can’t expect them to still fight for us. They are handing over the baton to us, the younger generation.”

She also stated that she is confident that the YWBN Mutual Bank will be fully operational in 2019. “There is no space for negativity. We will not fail.”

The economic might of stokvel saving groups

To understand why Likotsi sees potential where many others have not, it is important to understand the market she seeks to tap into and represent.

Stokvels are about “the power of a collective”. This collective comes together to pool money for a common aim, thus mobilising like-minded individuals towards achieving financial and social goals. Historically these short-term to medium-term goals included debt repayment (43%), emergency savings (44%), education (25%), groceries (31%), clothing (18%) and other (16%), according to the 2017 Old Mutual Savings and Investment Monitor.

However, stokvels have evolved: According to National Treasury Economist Olano Makhubela, 60% of stokvels are investment-driven, while 18% are investment clubs. Furthermore, stokvels are popular even with high income earners: 42% of households with incomes of R40 000 and above belong to one or more stokvels, according to the same Old Mutual survey.

With these investment groups going into areas such as property and equity, the financial sector cannot underestimate this growing informal sector but would have to find avenues to service it differently from traditional formal investments.

With these investment groups going into areas such as property and equity, the financial sector cannot underestimate this growing informal sector.

Who is Nthabeleng Likotsi?

Born in Botshabelo, Free State province into a family of businesspeople, Likotsi gained her leadership and community service capabilities from her parents and siblings. This spirit is what bolstered her as she shunned a career in accounting to venture into business and change the country’s economic outlook. She has a Master’s Degree in Entrepreneurship from Wits Business School, a post-graduate Certificate in Accounting from the University of Johannesburg, and a Certificate in Entrepreneurship from the Centre of Entrepreneurship at Wits Business School.

Likotsi is recognised in the international business community and she was awarded the 2013/2014 Women Leadership Award at the third Africa-India Partnership Summit in 2013. She is also an independent non-executive director of various companies, such as Apex Valves and Ubuntu Plastics, among others.

- What informal cooperative and cultural method did Likotsi use as inspiration for the credit union?



YO MAMA'S HOUSE COOPERATIVE IN DEVELOPMENT

YO MAMA'S HOUSE philosophy and practice is to empower mothers by disrupting the devaluation of women's invisible labor and increasing the recognition of the ART of Mothering that highlights the legacies of maternal wisdom and know how that sustains healthy mothers, families and communities.

YO MAMA'S HOUSE is a demonstration project and model that many can learn from its MOTHER CENTERED, social gospel and grassroots approach to empowering women as mothers to do their mothering work and creating pathways to wellness for those overburdened, under resources and sick and tired of being sick and tired. Healthy mothers raise healthy children, families and communities.

YO MAMA'S HOUSE is an Art and Healing Space Cooperative for mothers of all ages. We MOTHER, MENTOR and MAKE.

We MOTHER by sharing personal narratives and Ancestral stories that hold our mothers' cultural wisdom, and by teaching each other traditional "woman's work" skills to younger mothers that move

mamas from surviving to thriving and to sovereignty.

We MENTOR (and are mentored) by local artists who teach diverse artistic practices, non-traditional trade and business skills, and identify the resources needed for supporting emerging artistry and pathways to financial stability.

We MAKE Art and create healing services and that promote positive images and narratives about women as mothers, and also promote health and well being. Healthy Mothers raise healthy children, families and communities.

YO MAMA'S HOUSE is a shared (nonresidential) space for mothers who are working or aspiring artists, community activists/politicians or healers. These spaces include a full kitchen for women who need a commercial kitchen that support learning basic to culinary cooking skills, arts space for creating artwork from multiple genres, wellbeing space for relaxation and rejuvenation, an office/business hub, indoor and outdoor gardens, and spaces for hosting events by members.

[Courtsey of Amoké Kubat](#)