

# **Post-capitalist politics and the African diaspora: Strong credit union cultures in Haiti and Grenada**

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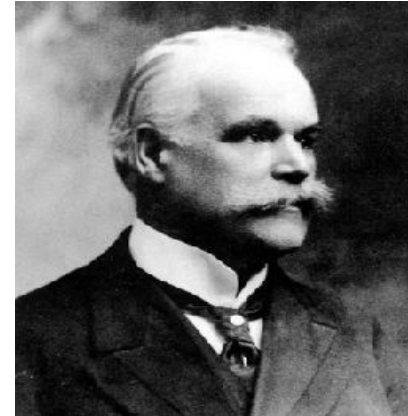
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# Outline

1. Introduction
2. Background
3. Argument
4. Methods and Cases
5. Findings
6. Conclusion

# 1. Introduction

- Euro-centric starting point [e.g. UK's Rochdale, Germany's Raifessen, and Quebec's Desjardin]
- UN Decade of African people [2015-24]
- 2012 UN Year of cooperatives



Alphonse Desjardins,  
Google pictures



# What are cooperatives and credit unions?



1. Voluntary and open membership
2. Democratic member control
3. Member economic participation
4. Autonomy and Independence
5. Education, Training and Information
6. Cooperation among coops
7. Concern for Community

See: ICA website:

<http://www.ica.coop/al-ica/>

“Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity” (ICA 2016).

## 2. Literature on Black people & cooperative economics

- Early forms of cooperation among racialized people (Collins et al 2009; Rutherford 2000; Geertz 1962 )
- Cooperation, business and social life (Ardener and Burman 1996)
- Alternative economics & post capitalist politics (Gibson-Graham 2006)
- Black collective economics (Gordon Nembhard 2014 ; Mintz 2010; Dubois 1907)



Taken with permission, Kingston, 2009

# Situating cooperatives & credit unions in the Caribbean

- 1500s in Santo Domingo under enslavement people collectively organized (Mintz 2010, 1971; 1955 ; St. Pierre 1999; Wong 1996; Witter 1989)
- African Americans engaged in coops (Gordon Nembhard 2014)
- Money pools are relevant (Hossein 2016; 2014, 2013; Handa & Kirton 1999; Bessom 1996)



Source: Google Maps

### 3. Argument

I argue that the enslavement, colonization, U.S. occupation and neoliberal business experiences have contributed to a *post-capitalist politics* that has led to vibrant credit union cultures among the people in Haiti and Grenada.

# 4. Methods, Cases & Theorizing

Method	Haiti	Grenada	Regional experts	Total	%
Number of people engaged in coops in focus groups	45	0	0	45	
Individual interviews with coop members	0	17	0	17	
Female coop members	43		0	43	72
Total coop members	43	17	0	60	44
Individual interviews with stakeholders	35	9	10	54	
Individual interviews with bankers	13	5	4	22	
Female perspectives	61	15	4	80	59
Total Sample	91	31	14	136	

Source: Data collected from author's fieldwork in Haiti from 2008, 2010, and 2011 and in Grenada in 2013.



# Black liberation theorizing & cooperative economics

- Hill Collins (2000) work on *lived experience* about Black women and work
- Gordon Nembhard's concept of intentional communities
- Du Bois' group economics
- Garvey's philosophy on 'self-initiative' and the 'economy' for the Black communities

# 5. Findings

Credit unions in the two islands:

- i. Political history of the two islands
- ii. Cooperator legacy
- iii. Cooperatives today



Taken with permission, Arnett Gardens, 2009

## i. Political history of Haiti & Grenada

### **Haiti Case (91):**

- Largest Caribbean island 10M
- French-speaking, Vodun majority
- 1804, first country to be freed

### **Grenada Case (31):**

- 'Spice Isle' is a very small English-speaking island with 106k people
- Independent in 1974

## Grenville Cooperative Credit Union

Community banks are not concerned about blowing their trumpets but they are there to help people and cooperatives are not going away”

(Interview, Senior manager at the Grenville Cooperative Credit union, 11 June 2013).

# Political history matters

## HAITI

- Slavery & enslavement – tiered society ‘mulatre’
- Colonization, Spanish, French
- US occupation 1915-1934

## GRENADA

- Slavery & enslavement – tiered society ‘red’
- Colonization, Spanish, French, British
- US occupation 1983

*Both experienced violent coup d’etats*

## ii. A Cooperator legacy in the Caribbean

### Haiti Case

- 1500s slaves used tontines “SOL”
- In 1937, first cooperatives influenced by kombit, gwoupmans
- Democracy can be found in local arenas (Fatton 2007)



- Photo: Caroline Hossein, with permission (Fonkoze, Largest group microfinance organization in Haiti), 2010

# Caisses populaires & the poor

*“Caisses populaires* belong to the Haiti people. These *caisses* are accessible, grassroots and embedded into people’s hearts, because they focus on people’s community, collectivity, and helping each other out which are very important traits for us [Haitians] especially those of us who are poor”

(Civil society activist Interview, 2 October 2010).

## ii. Cooperative Legacy

### Grenada case



- Under slavery/colonization, people engaged in collective financial institutions called Susu
- Grenadian banker ladies are transnational
- Money pools - an important financial device



# “Mummy” from Grenada:

Susu is di ting! [Susu is a good thing to have] Yuh [can] get yuh money when you want it and nobody give you problem [referring to susu banker]. You can say to di [susu] banker, give me a hand [lump sum of cash] and she can...because she know what you can do [with the money]. We bind (we come together)...no one can change this way.

Owner of a Mango and Spice stall, Central market, St. George (Interview 14 June 2013).

### iii. Cooperators today

#### **Haiti Case (91):**

- French-speaking, Vodun majority
- At least 600k citizens belong to CPs, rural coops (KNFP 2010)

#### **Grenada Case (31):**

- GCL, 10 CUs
- Grew out of the Susu tradition
- 42,000 members of coops (40% of pop)

# “Jingle” in St. George

Government and them [commercial banks] say dey would ‘elp business in market and [bus] terminal. But they only talk, talk and give no help to us. They fear we can’t pay. So I don’t worry with [their] empty promises and I go to my Communal [refers to Communal credit union]. (“Jingle,” pizza and food shop & cooperative member, Interview, 13 June 2013)

## 6. Conclusion

- African systems of collectivity have influenced cooperation in the Americas
- Cooperatives oppose the shareholder model
- Bias against collective financial institutions
- Need to re-think the value of collective MOI institutions

# Publications on cooperatives

1. *Money pools in the Americas: The African diaspora's legacy in the social economy. Forum for Social Economics. (2016)*
2. "Black women as cooperators: Rotating savings and credit associations (ROSCAs) in the Caribbean and Canada." *Journal of Co-operative Studies*. Volume 48:3 (Winter 2015): 6-17.
3. "Haiti's Caisses Populaires: Home-grown Solutions to bring Economic Democracy." *International Journal of Social Economics*. (2014).
4. "The Black Social Economy: Perseverance of Banker Ladies in the Slums" *Annals of Public and Cooperative Economics*. (2013.)

# Thank you

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