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

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Outline

1. Introduction
2. Background
3. Argument
4. Methods and Cases
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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
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

“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)
Situation cooperatives & credit unions in the Caribbean

- 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

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

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’états
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


Thank you

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