

SESSION 2 TRANSCRIPT: FROM PRINCIPLE TO PRACTICE

“BREAKING DOWN BARRIERS: LESSONS FOR A MORE INCLUSIVE ECONOMY”

[Jennifer Ross] 12:01:58

So Hello, everyone, and welcome I'm Jennifer Ross, the executive director of the Ontario Cooperative Association, and we have another great turnout today.

[Jennifer Ross] 12:02:11

After our first session in January, I do see some familiar names on the list.

[Jennifer Ross] 12:02:14

So welcome back, before we proceed I'd like to acknowledge that the Ontario Cooperative Association resides on the ancestral homelands of the Anishinabe peoples specifically, the traditional Territory of the Mississauga of the Credit first Nation.

[Jennifer Ross] 12:02:27

We stand on Treaty 3 or "Between the Lakes" purchase territory.

[Jennifer Ross] 12:02:33

We're here today because we all have a responsibility to make diversity, equity, and inclusion part of the foundation of our organizations as principal businesses.

[Jennifer Ross] 12:02:43

Cooperatives have already laid the groundwork for collaborating to create a more dei-oriented economy and society, but to truly achieve this,

we need to develop and implement practices and policies within our organizations that actually support this goal as well as amends those policies

and practices and procedures that are

[Jennifer Ross] 12:03:02

not reflective of the inclusive organization or sector.

[Jennifer Ross] 12:03:06

The goal of this series is to bring together a diverse group of people to share their lived experiences in a safe space, and encourage participants in a meaningful dialogue.

[Jennifer Ross] 12:03:18

Dialogue that will hopefully lead to a deeper conversation, at your organization and around your board table the series aims to provide you with some training and tools

that will help you begin to review

[Jennifer Ross] 12:03:33

and amend and create policies and practices in your own organizations, leading to more diverse, equitable, and inclusive sector, overall.

[Jennifer Ross] 12:03:42

I'd like to thank the 4 incredible organizations who have participated with us to make this series not only possible, but also purposeful.

[Jennifer Ross] 12:03:55

Freedom Dreams Cooperative Education, who led our first workshop in January.

[Jennifer Ross] 12:04:00

The Black Woman's Professional Worker Co-op, and the Women's Multicultural Resource and Counseling Center, whose co-founders will be here,

you'll be hearing from today, and also the Inclusive Design Research Center or Idrc for short who are facilitating today's

[Jennifer Ross] 12:04:18

session. You can learn more about each of these organizations on the dedicated website for this series, which is ocap8series.com

[Jennifer Ross] 12:04:28

I would also like to thank all of our sponsors for recognizing the value of this series and supporting the initiative, Gay Lea Foods Co-operative, Frontline Credit Union, Quadro Communications Co-operative, Alterna Savings, Iler Campbell LLP, Northern Credit Union and Meridian.

[Jennifer Ross] 12:04:35

Please take a moment to learn more about these organizations by clicking on their Logos on that dedicated website as well.

[Jennifer Ross] 12:04:42

Just a few quick housekeeping notes. If you have any technical difficulties, please send a direct message in the chat box to tech one or tech 2, not to everyone, and someone will be able to assist you.

[Jennifer Ross] 12:04:56

If you have any questions, you can either use the raise hand function or write it in the chat box to everyone, and someone will read it out loud for you today's session

is being recorded and has closed captioning and we will be sharing the recording transcript and speaker slides with you after the

[Jennifer Ross] 12:05:12

session. If you haven't already done so, please mute your microphone until the breakout portion, and obviously you can unmute yourself if you have a question after you've raised your hand.

[Jennifer Ross] 12:05:23

And lastly, please take a few minutes to complete the short survey that you will receive right after this session through Zoom, and you can answer those questions for us because your feedback is really important.

[Jennifer Ross] 12:05:36

So now, I would like to welcome the team from the inclusive design Research center and organization that has worked for the past 30 years to ensure that our digitally transformed and globally connected society is designed inclusively, thank you for joining us and facilitating today's session.

[Dana Ayotte] 12:05:56

Thank you, Jennifer, and welcome everyone. It's so good to be here we're just going to start we'll each introduce ourselves.

[Dana Ayotte] 12:06:02

Really, really briefly, and then Sepideh and I are going to introduce the speakers.

[Dana Ayotte] 12:06:06

So my name is Dana Ayotte, and I'm an inclusive designer at the IDrc.

[Dana Ayotte] 12:06:11

I'll pass it to Sepideh.

[Sepideh Shahi] 12:06:13

Hi! Everyone, and welcome to this session. My name is Sepideh Shahi.

[Sepideh Shahi] 12:06:18

I'm also an inclusive designer at the IDrc.

[Sepideh Shahi] 12:06:21

So I'm going to pass it to Michelle.

[Michelle D'Souza - IDRC] 12:06:24

Hi! There! I'm Michelle de Souza, and I'm a project manager, and I help out with lots of other things at the Idrc.

[Michelle D'Souza - IDRC] 12:06:31

And I will pass it to Colin.

[Colin Clark] 12:06:33

Hi, everyone! I'm Colin Clark. I'm the associate director of the inclusive Design Research Center and Adjunct

[Colin Clark] 12:06:39

Professor at Ocad University. It's great to be here.

[Dana Ayotte] 12:06:45

Wonderful. So we're we're so honored and lucky to have Esther and Juliet joining us today and sharing their stories.

[Dana Ayotte] 12:06:52

And I'll begin by introducing Esther, and then I'll pass it to Sepideh to introduce Juliet, so Esther Enyolu is a trauma informed counselor, guest lecturer, and trainer on issues of gender based violence, diversity equity

[Dana Ayotte] 12:07:06

inclusion, human rights and social justice. She has made a significant contribution not only to the Durham community, but also in Ontario and Nationally.

[Dana Ayotte] 12:07:16

After recognizing there was a lack of services available to address the rising incidents of gender-based violence against women from diverse communities in Durham region,

she founded the Women's Rights Action Coalition of Durham in 1993 whose name was eventually changed to

[Dana Ayotte] 12:07:31

the women's multicultural resource and counseling center of Durham or Wmrcc

[Dana Ayotte] 12:07:38

As it is known today. Her vision was to provide culturally competent services to the growing newcomer and immigrant population in the region.

[Dana Ayotte] 12:07:45

In addition to creating a space to bring public awareness on issues of gender-based trauma and its intersectionality to other forms of oppression

[Dana Ayotte] 12:07:54

Experienced by women of all ages as well as children and youth from diverse communities, and in a larger social political context, through

[Dana Ayotte] 12:08:04

Her leadership Wmrcc Has developed 7 worker cooperative groups for immigrant women, and I'll pass it now to Sepideh to introduce Juliet.

[Sepideh Shahi] 12:08:13

That's wonderful. Thank you. I would like to introduce our next speaker, Juliette 'Kego Ume-Onyido is a financial advisor, a social justice advocate, and

international speaker and poet, and master certified leadership coach and trainer, Juliet is a

[Sepideh Shahi] 12:08:29

passionate advocate for financial literacy and economic opportunities for women and girls.

[Sepideh Shahi] 12:08:35

She is an active proponent of the cooperative movement, and the solidarity economy.

[Sepideh Shahi] 12:08:40

Juliet is a co-founding member of multiple organizations, including the whole woman network, a leadership and empowerment

[Sepideh Shahi] 12:08:47

Social enterprise for BIPOC women and Youth, which has successfully run informal co-ops and ROSCA's (rotating savings and credit associations), Esusu groups,

and also the Black Women Professional Worker Co-op, a woman Owned cooperative linking Black women in the

[Sepideh Shahi] 12:09:07

agro food chain from the global north and south, and supporting them to start up, operationalize, and scale up their operations into mainstream retail channels.

[Sepideh Shahi] 12:09:17

Her Educational background and professional experiences span multidisciplinary fields and roles, including engineering, international business, gender studies and

wealth management and financial advisory.

[Sepideh Shahi] 12:09:30

Here are 2 amazing guests. So I'm just going to pass it to Esther to start her presentation. Thank you.

[Esther Enyolu] 12:09:39

Thank you so much, Dana, Michelle and Colin, and for the introduction I am happy to be here.

[Esther Enyolu] 12:09:51

Good afternoon, good morning, good evening. Depending on the area or territory you are calling from greetings to you all.

[Esther Enyolu] 12:10:03

Thank you for joining us on this important discussion, and I know by the end you will be taking something away with you.

[Esther Enyolu] 12:10:14

I would like to appreciate the Team at Ontario Cooperative Association and thanking them for engaging us to do this work, and Erin Morgan, the past executive director and Jennifer Ross, the present executive director

[Esther Enyolu] 12:10:33

Michelle Christmann and Audrey, as well for your issues in organizing this events.

[Esther Enyolu] 12:10:42

Before I continue. I know Jennifer, the executive director, has acknowledged the land, but I know I do this all the time.

[Esther Enyolu] 12:10:51

I would like to still acknowledge the land where I am presenting, and where Wmrcc

[Esther Enyolu] 12:10:58

Is conducting its business, including the international Dk for people of African Descent.

[Esther Enyolu] 12:11:05

A acknowledge that I am presenting to you from Durham region, currently located on the land which has long served as a site of meeting and exchange among the Mississaugas people, and is this it is the traditional and Treaty Territory of the

[Esther Enyolu] 12:11:26

Mississaugas of Scugog Island First Nation, and all the territories covered on the Williams Treaties. Wmrcc Of Durham conducts its business in these territories, and appreciate the opportunity.

[Esther Enyolu] 12:11:43

We also acknowledge the impacts of the Residential school system in the lives of these community members, and I appreciate the work that the truth and reconciliation

Committee has done to present, including the work of the National inquiry on the missing and murdered

[Esther Enyolu] 12:12:04

Indigenous women and girls.

[Esther Enyolu] 12:12:14

For people of African descent. The international Decade for people of African descent proclaimed by proclaimed by General Assembly resolution 68/237 and to be observed from 2015 to 2024

provides a solid framework for the United nations Member States, civil society and all other

[Esther Enyolu] 12:12:41

relevant actors to join with people of African descent and take effective measures for the implementation of the programme of activities

[Esther Enyolu] 12:12:51

In the spirits of reconciliation, justice, and development, and as such States should develop or elaborate national plans of action to promote diversity,

[Esther Enyolu] 12:13:09

Equality, Social justice, and equality for all participants.

[Esther Enyolu] 12:13:17

So before I get inside, we want to do a brief talk a little bit about the work I've been doing, and also about the organization.

[Esther Enyolu] 12:13:30

I've been introduced and you know my name is Esther. I'm the executive director of the Women's Multicultural Resource and Counseling Center of Durham Region.

[Esther Enyolu] 12:13:43

Durham region is east of Toronto so that's where the region is located and the region has 8 municipalities.

[Esther Enyolu] 12:13:53

I was born in Nigeria, which is located in West Africa.

[Esther Enyolu] 12:13:58

However, I've been living in Canada for so many years.

[Esther Enyolu] 12:14:04

As a woman working in the feminist movement with intersectionality, approach of gender and other forms of oppressions

[Esther Enyolu] 12:14:16

Based on social identity such as race, ethnicity, age, sexuality,

[Esther Enyolu] 12:14:22

Gender expressions, income, religion, class, education, geography, and so on.

[Esther Enyolu] 12:14:30

I do recognize the patterns of systemic oppressions. That is within the Canadian context.

[Esther Enyolu] 12:14:39

And as I do this work I try my best conscientiously not to replicate these patterns of oppression>

I acknowledge that on top of racism and systemic operation that we face as racialized groups there is existence of internalized racism, classes in cultural

[Esther Enyolu] 12:15:02

superiority, our classification and grouping. We must be mindful of how we interact with each other.

[Esther Enyolu] 12:15:14

In order not to replicate the same thing that we are all working against.

[Esther Enyolu] 12:15:23

Wmrcc Of Durham was founded in 1993 as a grassroots

[Esther Enyolu] 12:15:26

Women's organisation, working from feminist, anti-racist, and anti-oppression framework, providing services and programs to support vulnerable women of all ages,

[Esther Enyolu] 12:15:40

Youth and children from diverse backgrounds, newcomers, immigrants,

[Esther Enyolu] 12:15:46

With lived experiences of violence and abuse.

[Esther Enyolu] 12:15:54

Our name was Women's Rights Action Coalition of Durham , when we were funded, but later on, in 2003, the Board of directors decided to change the name of the organization,

because what we are hearing from the women was our name Sounded like a social activist Group they didn't realize we are

[Esther Enyolu] 12:16:16

providing direct services, so the numbers of the organization were down.

[Esther Enyolu] 12:16:22

Ww changed, then, to reflect the work that the organization does for vulnerable women.

[Esther Enyolu] 12:16:32

The organization got its incorporation number in 1990 and its charitable

[Esther Enyolu] 12:16:43

status in 1999. The organization has implemented a lot of innovative programs and services to meet the service needs of our community members.

[Esther Enyolu] 12:16:57

Even though we started as a counseling center, today with issues of gender-based violence, we let's recognize the fact that after we support these women we counselled, helping them to reintegrate into the community. To establish themselves in the community, they need financial stability, so we decided to expand to provide women

[Esther Enyolu] 12:17:26

entrepreneurship programs.

[Esther Enyolu] 12:17:29

We are currently a center for cooperative development. Last month we had Christine Clarke and Susan Redekop

[Esther Enyolu] 12:17:40

present to us on from principle to practice, co-designing the cooperative sector of the future.

[Esther Enyolu] 12:17:51

I must commend them for a great job they did, setting the tone of our presentation today.

[Esther Enyolu] 12:17:59

I must appreciate them for the work they are doing at Freedom Dreams.

[Esther Enyolu] 12:18:03

Juliet and I are presenting on breaking down barriers, lessons for a more inclusive economy.

[Esther Enyolu] 12:18:19

And with us in this conversation today is the inclusive design Research Center.

[Esther Enyolu] 12:18:25

Idrc it seems that the WMrcc has had the privilege of working with them in the past.

[Esther Enyolu] 12:18:33

We are looking forward to working with them on new initiatives

[Esther Enyolu] 12:18:38

We are doing.

[Esther Enyolu] 12:18:44

We are committed to diversity, equity, inclusion, gender, equality, human rights,

[Esther Enyolu] 12:18:53

human rights, social justice, access to resources, opportunity for education and employment, investing in programs that support economic access and

self-sufficiency for women from diverse backgrounds,

[Esther Enyolu] 12:19:09

Girls, trans, non-binary women with disabilities and 2 spirit.

[Esther Enyolu] 12:19:15

Accordingly, we always seek to develop unique diversity, equity and inclusive models for economic advancement of women.

[Esther Enyolu] 12:19:27

That is where the worker Cooperative groups

[Esther Enyolu] 12:19:31

Development is coming from; an inclusive and equitable grassroots

[Esther Enyolu] 12:19:37

Social economy that we work to, we work with or try to develop or work with.

[Esther Enyolu] 12:19:45

We are always looking for ways to mitigate barriers that women are facing on a daily basis.

[Esther Enyolu] 12:19:53

In 2015 Wmrcc Implemented, bridging the Gap project.

[Esther Enyolu] 12:20:00

Increasing economic prosperity for women in Canada. It was a 3 year project funded by WAGE, then Status of Women Canada.

The project worked with immigrants and newcomer women from diverse backgrounds in different sectors, to address barriers, inequalities, and gender gaps.

[Esther Enyolu] 12:20:28

The project geared towards eliminating multiple barriers that women face in our society.

[Esther Enyolu] 12:20:37

WMRCC worked with these women entrepreneurs in various fields to identify systemic barriers they were facing as female in male dominated field collaborating

with 3 major financial institutions, Royal Bank of Canada, Scotia Bank and Meridian Credit Union, to Address

[Esther Enyolu] 12:21:03

barriers women identified, especially lack of access to loans, to start or accelerate their business. Wmrcc

[Esther Enyolu] 12:21:13

Partnered with these financial institutions in developing best practices and policies, to minimize barriers as identified by these women and order to create more opportunities for them in growing and diversifying

[Esther Enyolu] 12:21:28

Their businesses and social endeavors.

[Esther Enyolu] 12:21:37

From 1994 through 2011, WMRCC implemented various women entrepreneurship and business leadership programs to support women from equity deserving communities, including

[Esther Enyolu] 12:21:47

Sewing and fashion designing program.

[Esther Enyolu] 12:21:52

In 2019, through the financial support from the Ontario Trillion Foundation, WMRCC

[Esther Enyolu] 12:22:01

would develop 7 cooperative groups of 120 members in different service

[Esther Enyolu] 12:22:10

Sectors. childcare, cleaners, PSW,

[Esther Enyolu] 12:22:18

Interpreters and translators group, Sewing and Fashion designer.

[Esther Enyolu] 12:22:23

artist, beauty and spa for women from diverse communities. and majority of these women

[Esther Enyolu] 12:22:31

From South Asia, Middle Eastern, and southeast Asian.

[Esther Enyolu] 12:22:41

This is in line with the United Nations 2030 agenda for sustainable, inclusive, grassroots, community innovative ecosystem for economic growth,

shared prosperity and decent work for all since the establishment of the cooperatives there has been

[Esther Enyolu] 12:23:02

demands to replicate the program as the need is high in the community.

[Esther Enyolu] 12:23:08

We, especially those from the equity deserving communities, want to be their own bosses.

[Esther Enyolu] 12:23:17

They want to start their own business because they already have the skills.

[Esther Enyolu] 12:23:21

They just need somebody to motivate them, to push them to do that.

[Esther Enyolu] 12:23:26

Some of them have been running businesses in their countries of origin

[Esther Enyolu] 12:23:32

Before migrating to Canada. They want to be in business with like-minded women to challenge the Patriarchal system that has marginalized them for years.

[Esther Enyolu] 12:23:45

Ubuntu means solidarity in Swahili.

[Esther Enyolu] 12:23:56

That means an economic system that is less exploitative.

[Esther Enyolu] 12:24:01

More inclusive collective efforts, equitable for all.

[Esther Enyolu] 12:24:07

A system that is non-capitalist, non- marginalizing and maximizing profits.

[Esther Enyolu] 12:24:18

The social economy that is not viewed as Socialism, capitalism, or communalism.

[Esther Enyolu] 12:24:25

Rather it is an economic model that empowers individuals,

[Esther Enyolu] 12:24:33

Women from diverse backgrounds. They work together to achieve common goals.

[Esther Enyolu] 12:24:39

Unity in strength and in solidarity with each other.

[Esther Enyolu] 12:24:47

This project was initially funded by the Ontario Trillion Foundation in 2017.

[Esther Enyolu] 12:24:56

When initially, when we submitted the application we indicated

[Esther Enyolu] 12:25:01

We are going to develop a cooperative group. But at the end we ended up developing 7 cooperative groups

[Esther Enyolu] 12:25:12

In 2018, and it ended in 2019. recently in December the 2022, we are able to secure another grant from the Canadian Women's Foundation

to develop six cooperative groups, which is on the way right now, we are working on it. the main purpose of a

[Esther Enyolu] 12:25:34

worker Cooperative group is to provide employment for its members through operating an enterprise that follows the cooperative principles and values.

[Esther Enyolu] 12:25:45

It is a holistic and shared economic ecosystem that brings them together, not only for profit but for economic solidarity and Well-being.

[Esther Enyolu] 12:25:59

Corporates are based on the values of self help, self responsibility, democracy, equality, equity, and solidarity.

[Esther Enyolu] 12:26:12

The Co-OP model is about sharing ownership and democratic control.

[Esther Enyolu] 12:26:18

Cooperative members believe in the ethical values of honesty, openness, social responsibility, and caring for each other.

[Esther Enyolu] 12:26:30

To accomplish that task, Wmrcc Collaborated with numerous community resources, of which inclusive Design Research Center was one of them who

supported in that initiative. WMRCC equipped participants with a project coordinator who went to above and beyond to support them in their

[Esther Enyolu] 12:26:56

journey, a consultant coaching and training, an evaluator who evaluated every step of the project, a legal firm

[Esther Enyolu] 12:27:07

Who educated them on how to work together as business partners building trust and equitable sharing of responsibility and good labour relationship practices.

[Esther Enyolu] 12:27:18

They also work with the business advisory centre of the region, and with them business fundamentals and developing business plan, and so on and so forth.

[Esther Enyolu] 12:27:36

That's all working together with all these community partners.

[Esther Enyolu] 12:27:49

We are women, We are meeting, networking with each other.

[Esther Enyolu] 12:27:54

The cooperative groups have service-specific discussions to better understand the issues in their service areas.

[Esther Enyolu] 12:28:04

They were provided with one on one and group guidance on how to develop a specific worker cooperative group.

[Esther Enyolu] 12:28:09

They were accompanied to different co-operative events across Ontario.

[Esther Enyolu] 12:28:22

They have the opportunity to participate and speak at various events;

[Esther Enyolu] 12:28:26

Different cooperative conferences at Queens Park, including at Ontario Cooperative Association, Oca.

[Esther Enyolu] 12:28:37

Annual General meeting and Conference.

[Esther Enyolu] 12:28:40

We also had opportunity to be in New York, although because it was outside the country we weren't able to take most of them.

[Esther Enyolu] 12:28:57

To An international Cooperative Conference at the new University in New York.

[Esther Enyolu] 12:29:03

Initially, I was hesitant to attend but the coordinates and the woman who was working with them said to me, Esther, this was very important.

[Esther Enyolu] 12:29:12

It is for all of us. It will give us an opportunity to meet other people doing great work like us in developing coop groups.

[Esther Enyolu] 12:29:23

And it was a great experience, just as, all the cooperatives we develop practice corporate social responsibility.

[Esther Enyolu] 12:29:35

Corporate social responsibility, Putting into consideration the 3 pieces of economic sustainability and community impacts;

[Esther Enyolu] 12:29:45

people, planets, and profits, which is also known as the Triple Bottom line model.

[Esther Enyolu] 12:29:57

In 2012, which marked the International Year of Cooperatives, the United Nations stated that “Cooperative Enterprises build a better world”.

[Esther Enyolu] 12:30:02

because more than 1 billion people belong to cooperative institutions.

[Esther Enyolu] 12:30:18

In the article: The Legacy of Cooperatives among the African Diaspora: The Cases of Haiti and Grenada, Dr. Caroline Shenaz Hossein,

highlighted that Cooperative economies ensure equitable access to goods and services, especially for marginalized communities.

[Esther Enyolu] 12:30:46

According to the International Cooperative Alliance, more than 12% of the global population belongs to the worlds

[Esther Enyolu] 12:30:54

3 million cooperatives. the African diaspora, indigenous and racialized communities, have contributed to the legacy for many years

[Esther Enyolu] 12:31:04

Without recognition. these women have no access to economic power, and they face multiple barriers in assessing community resources and loans due to their social locations.

[Esther Enyolu] 12:31:18

The first numerous systemic socioeconomic language and cultural barriers that impact the ability to grow their businesses.

[Esther Enyolu] 12:31:30

Diversity, equity, and inclusion. P. 8. Has been added to the 7 principles of cooperative making it the eighth principle.

[Esther Enyolu] 12:31:42

It should be part and parcel of cooperative principles. as we do future work on cooperative group development, diversity, equity, and inclusion

[Esther Enyolu] 12:31:57

Training has become very popular concepts. Recently they work in this area has been happening for a long time on their different names,

such as anti-racism, anti-operation, cross-cultural competency, multiculturalism, culturally sensitive or informed approach, community-based approach.

[Esther Enyolu] 12:32:29

It's a cultural dialogue and ethnic group relationships.

[Esther Enyolu] 12:32:33

Diversity means representation of various groups in a space.

[Esther Enyolu] 12:32:40

How these various groups are treated in that particular space is what we refer to as inclusion.

The cooperative movement has been previously dominated by men, especially those from the mainstream communities, and not inclusive of the diverse communities.

[Esther Enyolu] 12:33:03

It is only of recent that the work done by blacks, Indigenous and racialized communities, and women are being amplified.

[Esther Enyolu] 12:33:15

I would like to knowledge Dr. Caroline Shenaz Hossien, whose efforts in amplifying the work that black women and marginalized women have been doing in this area.

[Esther Enyolu] 12:33:30

She is the person who has been right highlighting the work that Wmrcc

[Esther Enyolu] 12:33:36

Has done, including providing us with a researcher who met with this women last year to document their experiences and about their cooperative groups.

[Esther Enyolu] 12:33:48

Hence incorporating a diversity, equity, and inclusion

[Esther Enyolu] 12:33:53

Principle, into the 7 existing coop principles is essential, whether formal or informal.

[Esther Enyolu] 12:34:02

Diversity, equity and inclusion, policy and procedure need to be incorporated and put in place.

incorporated in this work on a daily basis, putting it into practice as we do the work

[Esther Enyolu] 12:34:25

Intersectional lens of diversity, equity, inclusion and gender is also needed as co-operative can empower women especially those who have been historically marginalized.

[Esther Enyolu] 12:34:34

Cooperative can enable women to create enterprise, work flexible hours to balance home and work responsibilities,

[Esther Enyolu] 12:34:43

to achieve financial security and reach their potentials. Many research studies have found that increasing women's economic security

can have positive impacts on their mental health and well-being, and their families and community at large as they tend to spend larger amounts

of their earnings on health and education. where the woman is educated and empowered,

[Esther Enyolu] 12:35:13

the community is empowered. Cooperative also help in changing gender expectations of women's roles

[Esther Enyolu] 12:35:24

In society, they are thereby creating opportunities for furthering participation of women in business and livelihood.

[Esther Enyolu] 12:35:33

The barriers These women in cooperative solidarity and inclusive Economy face include but are not limited to a lack of financial support,

[Esther Enyolu] 12:35:43

Whether to start their business or accelerate it.

[Esther Enyolu] 12:35:48

Barriers in assessing loans Through the traditional banking system due to the requirements and paperwork involved, including lack of solid business plan, marketing, networking.

[Esther Enyolu] 12:36:08

An African American Feminist Kimberle Crenshaw states that intersectionality of gender and financial dis-empowerment provides an opportunity for us to notice multiple forms of exclusion that women face.

[Esther Enyolu] 12:36:28

She added that international push to address the economic empowerment of women requires a strong understanding of how various forms of operations interwave and impact the lives of these individuals.

[Esther Enyolu] 12:36:43

This is where the alternative model of community economic building comes into play.

[Esther Enyolu] 12:36:52

And that alternative model is called the ROSCA's, rotating, Saving and Credit Association is intergenerational, culturally rooted models within the African Diaspora South Asian space specifically, India, Caribbean, Latin American, and other

[Esther Enyolu] 12:37:18

Global South Communities.

[Esther Enyolu] 12:37:24

ROSCAs is also referred to as mutual aid group, Susu, Ajo, Pardna, Chama, Chit funds, ayuuto, Esusu, etc depending on one's culture.

[Esther Enyolu] 12:37:50

In this type of financial system, members make the rules, make regular financial contributions towards a fund that is given in whole or in part to each member in turn.

[Esther Enyolu] 12:38:05

This method of alternative financial system has supported many women to pay for their weddings,

[Esther Enyolu] 12:38:16

Pay for their education, pay for their children's education, purchase a home, or other major financial commitments.

[Esther Enyolu] 12:38:25

A group of us women started the Banker Ladies Federation recently, with the support of the same woman I mentioned, Dr.

[Esther Enyolu] 12:38:36

Caroline Shenaz Hussein, at the University of Toronto, with Juliet and myself, are part of that group.

[Esther Enyolu] 12:38:44

I will want to stop here, because I think I have reached my time commitments, and I will let Juliet to continue from where I stop,

and also to maybe highlight the work of the ROSCA Group.

[Esther Enyolu] 12:39:04

following Juliet's presentation We will have some questions and answer period.

[Esther Enyolu] 12:39:14

You can see the contact information for women's multicultural resource and counseling, and so on.

[Esther Enyolu] 12:39:28

Just in case everybody anybody wants to reach us or reach me Directly, please.

[Esther Enyolu] 12:39:29

I have listed some of them resources in my presentation, that is, some books and articles on this topic

[Esther Enyolu] 12:39:45

We are discussing, and I know that Oca has also whole lots of resources that we have provided and the ones they have, and from others they will be sharing with you.

[Esther Enyolu] 12:39:59

Thank you for the opportunity.

[Juliet 'Kego | BWPW Co-op] 12:40:06

Thank you so much, Esther. Can everyone hear me? Okay, great thanks a lot, Esther, for setting the tone.

[Juliet 'Kego | BWPW Co-op] 12:40:15

Beautiful presentation, and I'm going to be layering on a lot of you know the foundational stuff you talked about. So Hello!

[Juliet 'Kego | BWPW Co-op] 12:40:23

Everyone, my name is Juliet 'Kego Ume-Onyido

[Juliet 'Kego | BWPW Co-op] 12:40:27

As Esther introduced me, and I'm really very thankful to be in this safe, welcoming space, and I'm just gonna rest on existing protocols

because of time and go right into the presentation.

[Juliet 'Kego | BWPW Co-op] 12:40:42

So basically today, I want to talk about, you know, breaking down barriers right?

[Juliet 'Kego | BWPW Co-op] 12:40:48

Lessons for more inclusive economy. From the point of view of, of like a personal point of view as a black woman, a racialized woman of African descent,

[Juliet 'Kego | BWPW Co-op] 12:41:05

and recognizing that not everyone in this, in the spectrum of equity, denied, underrepresented, are in the room, right?

[Juliet 'Kego | BWPW Co-op] 12:41:16

So I make that acknowledgement just to lead the the foundation.

[Juliet 'Kego | BWPW Co-op] 12:41:23

Because a lot of times we forget right that we within this spectrum, like all voices, matter.

[Juliet 'Kego | BWPW Co-op] 12:41:29

And so I'm really thankful for this opportunity for this conversation that we're having.

[Juliet 'Kego | BWPW Co-op] 12:41:35

So basically, what is the story? I'm gonna talk through the lens of 2 organizations that I co-founded 2 cooperatives; whole woman network

[Juliet 'Kego | BWPW Co-op] 12:41:47

And the black women professional worker coop. And so the whole women network was founded in 2010, an informal cooperative.

[Juliet 'Kego | BWPW Co-op] 12:41:58

We use cooperative principles without knowing they were cooperative principles, because the way just principles that aligned with our indigenous values,

right of equity, of community working together.

[Juliet 'Kego | BWPW Co-op] 12:42:11

And so when we started into 2010, initially with a friend of mine, Diana Barrico, more women in our community in Richmond Hill joined, and there were women

from all races or ethnicities across different class spectrum and and what we started doing was use

[Juliet 'Kego | BWPW Co-op] 12:42:32

the ROSCA approach, Esther's talked about it. The rotating savings and and Credit Association, which is basically that we created an alternative finance model

[Juliet 'Kego | BWPW Co-op] 12:42:44

For ourselves, where members contributed to a pool of money, in creating that pool each month it would go to a specific member to address key needs that they have.

[Juliet 'Kego | BWPW Co-op] 12:42:59

So from there. We then iterated that model to ROSCA, which basically is, instead of having those funds go from member to member, we started thinking at an ecosystem

level at a community level at you know, if you're here, for instance, as we're all immigrant,

[Juliet 'Kego | BWPW Co-op] 12:43:17

and as an immigrant What are the things, the legacy projects you want to do?

[Juliet 'Kego | BWPW Co-op] 12:43:20

For a lot of us, we what we agreed on was gender-based violence

[Juliet 'Kego | BWPW Co-op] 12:43:25

How to end it. So in our different communities, both here in Canada and from our home countries, whether it was Iran or Nigeria, Botswana, Rwanda,

Ghana, we started supporting the work of advocates right of organizations in this country.

[Juliet 'Kego | BWPW Co-op] 12:43:43

So we're using the ROSCA to work in the space of ending gender-based violence.

[Juliet 'Kego | BWPW Co-op] 12:43:49

And like Esther said, when you get people out of an unsafe situation, women primarily, what's the next step?

[Juliet 'Kego | BWPW Co-op] 12:43:57

The next step is, How do you empower them economically?

[Juliet 'Kego | BWPW Co-op] 12:44:00

And so we again started thinking about, what else can we do with this ROSCA model?

[Juliet 'Kego | BWPW Co-op] 12:44:07

And from there we started the financial literacy programs; culturally attuned, trauma informed,

[Juliet 'Kego | BWPW Co-op] 12:44:13

It was really innovative when we started because we weren't doing it

[Juliet 'Kego | BWPW Co-op] 12:44:17

The traditional way of, you know, having events and inviting people. We are using technology

[Juliet 'Kego | BWPW Co-op] 12:44:23

And so at a point on our Facebook platform, we had over 50,000 followers.

[Juliet 'Kego | BWPW Co-op] 12:44:27

So we could reach, we realized that we could reach basically the world by using technology.

[Juliet 'Kego | BWPW Co-op] 12:44:33

We were going into salons, beauty salons, because a lot of women aggregated there, and it was a safe space.

[Juliet 'Kego | BWPW Co-op] 12:44:40

People were more open to sharing. We were going to people's homes.

[Juliet 'Kego | BWPW Co-op] 12:44:46

They would invite us to their basement, to their living rooms, and have the conversation that a lot of women were not comfortable to have with their bankers, with

[Juliet 'Kego | BWPW Co-op] 12:44:56

You know the financial advisors, and so fast forward, 2,021

[Juliet 'Kego | BWPW Co-op] 12:45:01

We incorporated the black women professional worker coop.

[Juliet 'Kego | BWPW Co-op] 12:45:06

This was really specific to black racialized women in the food space, and you'd ask why food?

[Juliet 'Kego | BWPW Co-op] 12:45:13

Well, this was out of our experiences, and also what was happening in the community of food injustice, food insecurity,

[Juliet 'Kego | BWPW Co-op] 12:45:21

Lack of food, sovereignty amongst racialized community. It would surprise you to know that 40% of children in black household face poverty and

childhood poverty is something that affects so many other things, cognitive development,

[Juliet 'Kego | BWPW Co-op] 12:45:37

You know, social skills, even access to not just learning, to becoming a functional adult.

[Juliet 'Kego | BWPW Co-op] 12:45:45

So again, with black women professional worker coop, we bootstrapped with a Rosca.

[Juliet 'Kego | BWPW Co-op] 12:45:52

We started with 10 women, 10 professional women business owners.

[Juliet 'Kego | BWPW Co-op] 12:45:55

We have a bank manager, project manager, business analyst, someone who's this sustainability expert,

[Juliet 'Kego | BWPW Co-op] 12:46:05

But like just a wide range, and in terms of age, across the 2 organizations, the 2 coops

[Juliet 'Kego | BWPW Co-op] 12:46:13

Our youngest now is a 17 year old international student who's studying aerospace engineering.

[Juliet 'Kego | BWPW Co-op] 12:46:18

But she, just recently joined Rosca because she wants to learn, and so she's volunteering with us, and our oldest member is in her seventies,

[Juliet 'Kego | BWPW Co-op] 12:46:28

She's a retired teacher, and so she brings a lot of elder wisdom,

[Juliet 'Kego | BWPW Co-op] 12:46:34

Knowledge, lived experience to the group. A lot of our work is driven by research.

[Juliet 'Kego | BWPW Co-op] 12:46:41

We're really very careful to use data-driven, you know, metrics and the works of great feminists like Esther had mentioned

Funmilayo Ransome-Kuti, Aba Women of Nigeria.

[Juliet 'Kego | BWPW Co-op] 12:46:57

They are about women of Nigeria. The first group of women to actually rise against colonial extractive taxation.

[Juliet 'Kego | BWPW Co-op] 12:47:09

And the works of Dr. Caroline Shenaz Hossein, Prof. Nwando Achebe, Dr. Jessica Gordon Nembhard, Prof. Kimberle Crenshaw, Prof. Omolara Ogundipe, Fannie Lou Hamer

[Juliet 'Kego | BWPW Co-op] 12:47:17

We always mention her because she gave us a blueprint of what you can do as women get together in farming, using it to create educational opportunities,

using it to create housing opportunities all from coming together and doing collective farming and so again, we use an ecosystem approach with

[Juliet 'Kego | BWPW Co-op] 12:47:38

a multi-dimensional lens. So focus on Esd.

[Juliet 'Kego | BWPW Co-op] 12:47:41

Like I said, we have someone on our team who is an expert in environmental sustainability in making sure that all our processes, everything that

we're doing right we're modeling our processes, everything that we're doing

[Juliet 'Kego | BWPW Co-op] 12:47:54

We're modeling, not just the cooperative principle, but even larger than that.

[Juliet 'Kego | BWPW Co-op] 12:48:00

The solidarity, economy, the 17 Sdgs, as you know, outlined by the United Nations, are things that we follow, because we're working with women,

not just in the North, in North America, you know from immigrants from different countries, but also women in the global South, so it's really

[Juliet 'Kego | BWPW Co-op] 12:48:18

important to address. You know the issues that these groups of women face.

[Juliet 'Kego | BWPW Co-op] 12:48:29

So this is an image of our Board members, and I really wanna touch on in terms of our values something that's core to us is the celebration of beingness, right?

[Juliet 'Kego | BWPW Co-op] 12:48:44

A lot of times it is, we've recognized that it is so easy for black women, racialized women, and other marginalized groups to fall into this trap of exceptionalism.

[Juliet 'Kego | BWPW Co-op] 12:48:54

You, you feel that the pressure of you have to be excellent before you can even get your toe in the room right.

[Juliet 'Kego | BWPW Co-op] 12:49:01

And so all the time a lot of women have given us the feedback.

[Juliet 'Kego | BWPW Co-op] 12:49:05

They feel like they have to perform right, and it takes the toll, a mental health toll on them.

[Juliet 'Kego | BWPW Co-op] 12:49:11

And so for us, at the Black women professional worker Co-op

[Juliet 'Kego | BWPW Co-op] 12:49:14

And also at whole women network. We teach women and share with them that their worth is not predicated on anything, and it's not just women, but everyone really just on the fact that your a human being and you're deserving of dignity.

[Juliet 'Kego | BWPW Co-op] 12:49:28

You're deserving of equity, your deserving of being included.

[Juliet 'Kego | BWPW Co-op] 12:49:32

You don't have to perform. It's great to be excellent, but we don't have to perform all the time right. to strive to is almost like I want to be deserving of equity,

[Juliet 'Kego | BWPW Co-op] 12:49:45

No, you're already deserving of equity. You're just denied equity, and those are the barriers that we have to work together to bring down.

[Juliet 'Kego | BWPW Co-op] 12:49:53

like Esther said an awareness of this, principles of this intersectionality allows us to be very specific in our interactions, in our processes, in how we create governance.

[Juliet 'Kego | BWPW Co-op] 12:50:06

You know, even while operating within the cooperative sector, to know that people are people, whether it's a capitalist model or the cooperative sector.

[Juliet 'Kego | BWPW Co-op] 12:50:15

If we don't live in awareness and create systems and structures and value, you know that bring down these barriers.

[Juliet 'Kego | BWPW Co-op] 12:50:25

We will just keep replicating the same things. Another important value, subjugation of capital for us very clearly, and that is why we're very passionate

about the Rosca model which democratizes finance

[Juliet 'Kego | BWPW Co-op] 12:50:39

And access to finance, and how we think about money, not as an individual thing that gives you value, but it is a tool that should work for you.

[Juliet 'Kego | BWPW Co-op] 12:50:50

It should benefit the community. The planning, you know. It's it's something that when you create value, it flows from it.

[Juliet 'Kego | BWPW Co-op] 12:50:57

So we're very people-centric that way to say, when we create this Rosca, we're teaching our members that.

[Juliet 'Kego | BWPW Co-op] 12:51:05

What if it's whatever you're earning, you can from that have dignity when you plug into a larger community?

[Juliet 'Kego | BWPW Co-op] 12:51:16

Right. You don't have to do it alone. Capital must work for us.

[Juliet 'Kego | BWPW Co-op] 12:51:24

And so I'd like to share briefly some of our successes.

[Juliet 'Kego | BWPW Co-op] 12:51:32

The presentation is going to be shared with all participants.

[Juliet 'Kego | BWPW Co-op] 12:51:35

So one key thing here is that we're able to plug into the cooperative and solidarity economy, ecosystem and I really want to acknowledge

the work of the Ontario Cooperative Association and the Canadian Worker Coops Federation in

[Juliet 'Kego | BWPW Co-op] 12:51:54

facilitating that for us, right? Because when we started we weren't even aware of these organizations.

[Juliet 'Kego | BWPW Co-op] 12:52:01

But in our interaction with them they've been able to just make sure that we have access to the right kinds of people.

[Juliet 'Kego | BWPW Co-op] 12:52:10

The question that we have the things that we want to iterate,

[Juliet 'Kego | BWPW Co-op] 12:52:12

We want to innovate with, They've been open.

[Juliet 'Kego | BWPW Co-op] 12:52:18

Erin Morgan and Jennifer Ross, Michelle, like they're just so many people, hazel at the CwcF.

[Juliet 'Kego | BWPW Co-op] 12:52:28

There's so many people like that. There's no time to mention all of them but what they've done, particularly someone like Dr.

[Juliet 'Kego | BWPW Co-op] 12:52:37

Caroline Hossien is give us access, is recognizing that we bring something to the table, that we're not asking for handouts.

[Juliet 'Kego | BWPW Co-op] 12:52:45

And so because of that, there's a dignity with which they've treated all our interactions, making sure that we have access to the right people representative, you know, of who we are, of where we've come from.

[Juliet 'Kego | BWPW Co-op] 12:52:57

I'm also giving us access to mentors. Right?

[Juliet 'Kego | BWPW Co-op] 12:53:02

And coaches and trainers like Russ Christensen, for instance, where in one of his program at the Core Academy, with organizations like Oca and Cwcf, they linked us up with the first speakers in the in the series, Christine Clarke and

[Juliet 'Kego | BWPW Co-op] 12:53:26

Susanna Redekop, And so they work with us

[Juliet 'Kego | BWPW Co-op] 12:53:28

One on one, and from that we've been able to also connect with so many other people, you know, racialized, non racialized, like just in the coop movement.

[Juliet 'Kego | BWPW Co-op] 12:53:39

Even those that are operating in The capitalist model

[Juliet 'Kego | BWPW Co-op] 12:53:44

But mirror the coop principles, like in big ways and what that has done is giving us access to be able to expand what we're doing. like

for instance, one of our members now has her products in -this is dated- so much more than 22 stores because we have an additional like 8

[Juliet 'Kego | BWPW Co-op] 12:54:05

or 9 stores in Manitoba that have, you know, that have product in, and what does she make?

[Juliet 'Kego | BWPW Co-op] 12:54:12

She makes ethnic styled beef jerky right from West Africa, but made here in Canada healthy, just nutritious.

[Juliet 'Kego | BWPW Co-op] 12:54:22

It's amazing. And she's tried so many times to get loans,

[Juliet 'Kego | BWPW Co-op] 12:54:27

Grants, and all of that from the formal financial institution no success yet, and what we did was say, Okay, how about we come together through

a rosca model where all members pull funds?

[Juliet 'Kego | BWPW Co-op] 12:54:41

Are we able to provide at least some foundational funds for her to do the work that she's doing, so that she's not burnt out looking for funds instead of producing right?

[Juliet 'Kego | BWPW Co-op] 12:54:55

And so we're still on that, hoping we can get more funding for her.

[Juliet 'Kego | BWPW Co-op] 12:55:00

The other lady an example from Honey Store in Nigeria.

[Juliet 'Kego | BWPW Co-op] 12:55:04

I wish, I hope she's on this call.

[Juliet 'Kego | BWPW Co-op] 12:55:07

This is someone that from our proceeds at whole women network, because what we do is a huge portion of our proceeds goes back into the community.

[Juliet 'Kego | BWPW Co-op] 12:55:15

And so this young lady in her twenties she produces honey, and so we had advanced her pat Loan and Pat Grant. the remarkable thing is that the kind of

loans that we offer, it is the recipient that says what is convenient to have for her to pay in terms of interest,

[Juliet 'Kego | BWPW Co-op] 12:55:35

and when the pandemic happened, what did all the members that have pulled those funds together said, You know what,

[Juliet 'Kego | BWPW Co-op] 12:55:45

Let's put a stay on interest to us. That's what's inclusion,

[Juliet 'Kego | BWPW Co-op] 12:55:50

What justice, what finance looks like- understanding that money should work for you!

[Juliet 'Kego | BWPW Co-op] 12:55:56

And so with that leeway she was able to build stronger.

[Juliet 'Kego | BWPW Co-op] 12:56:00

And now she runs a core where she's teaching hundreds of women how to produce honey and just changing their lives economically.

[Juliet 'Kego | BWPW Co-op] 12:56:11

One other thing I wanted to say before I get into the challenges is that one of the successes that I think, is something that we really want to build upon is codifying rest.

[Juliet 'Kego | BWPW Co-op] 12:56:25

A lot of times we forget the toll. You know of whether you're in a cooperative space or your working in the regular economy.

[Juliet 'Kego | BWPW Co-op] 12:56:35

Mental health is something that impacts people a lot of times. We underestimate the impact on how you know, we can show up right and be our best selves,

[Juliet 'Kego | BWPW Co-op] 12:56:50

Now consider this double or triple bind. If you're a racialized person, you're dealing with discrimination on on issue, you know,

[Juliet 'Kego | BWPW Co-op] 12:56:57

Maybe disability, or issues of sexuality, or even classes.

[Juliet 'Kego | BWPW Co-op] 12:57:01

If you don't take care of your mental health, it's going to be very difficult to do what you wanna do to self-actualize, to create, to even lead, to serve.

[Juliet 'Kego | BWPW Co-op] 12:57:16

And so for us at Bwpw Coop what we've ensured is that as part of our policy, rest is something that's embedded every quarter.

[Juliet 'Kego | BWPW Co-op] 12:57:27

We go on a retreat. Everyone. I just leave everything behind.

[Juliet 'Kego | BWPW Co-op] 12:57:31

We find an air bnb Or some hotel, something out of town to just rest to, you know, to just take down all the...

[Juliet 'Kego | BWPW Co-op] 12:57:41

I say the mask because a lot of time when you're dealing with barriers, it takes a toll because you're constantly having to prove yourself

you're constantly saying you belong in spaces.

[Juliet 'Kego | BWPW Co-op] 12:57:53

You're constantly having to say I'm worth it right.

[Juliet 'Kego | BWPW Co-op] 12:57:58

And then you you're getting a lot of news, a lot of rejection.

[Juliet 'Kego | BWPW Co-op] 12:58:01

And so what we do is we've realized,

[Juliet 'Kego | BWPW Co-op] 12:58:04

And we we recommend this to all of organizations, that rest is a revolutionary tool.

[Juliet 'Kego | BWPW Co-op] 12:58:11

But for inclusion, for equity, for justice,

[Juliet 'Kego | BWPW Co-op] 12:58:20

That people taken but mainstream, that into the culture of the old organization some of the challenges that we've faced,

I mean the the obvious one is the systemic barriers.

[Juliet 'Kego | BWPW Co-op] 12:58:35

All the structural and institutional. You know, racism, patriarchy, and placism, like Esther, had mentioned.

[Juliet 'Kego | BWPW Co-op] 12:58:45

The thing, though, is that in understanding that these inequalities and these barriers exist right, we're also very conscious of what this does to

these underrepresented groups.

[Juliet 'Kego | BWPW Co-op] 12:59:00

To us as members of BIPOC, demographic or racialized communities, or people that are discriminated.

[Juliet 'Kego | BWPW Co-op] 12:59:06

You know, on other layers in the spectrum, is that internally it begins to affect even how you relate to one another in your organizations, in your cooperative right.

[Juliet 'Kego | BWPW Co-op] 12:59:20

So for us the internal conflict management, when we started out it was something we really struggled with,

because we underestimated the impact of what these external barriers had.

[Juliet 'Kego | BWPW Co-op] 12:59:34

What's the their impact on us being able to function cohesively?

[Juliet 'Kego | BWPW Co-op] 12:59:40

So what we started doing is that we made sure that every Sunday there's kind of like a checkin meeting that we have for both

cooperatives when we meet we go over our values over our principles, over our big why, why, are we doing this right?

[Juliet 'Kego | BWPW Co-op] 12:59:57

And so we started internalizing the cooperative principles and values.

[Juliet 'Kego | BWPW Co-op] 13:00:05

Not just that being a cooperator is how- it's just a model and economic model of how you do things, but rather, being this you have to be a co-operator.

[Juliet 'Kego | BWPW Co-op] 13:00:15

And it's not something that you you take on and take off right like like a jacket.

[Juliet 'Kego | BWPW Co-op] 13:00:21

So you're a cooperator in your workplace, your a cooperator outside your workplace, across all spectrum.

[Juliet 'Kego | BWPW Co-op] 13:00:28

Right. And so in all your interactions, because we still understand that we live in a capitalist world.

[Juliet 'Kego | BWPW Co-op] 13:00:36

And so we're taking that initiative of saying we want to be the change.

[Juliet 'Kego | BWPW Co-op] 13:00:42

We want to model that, in every space that way, in, so that change is now. it just it spreads across one of the challenge that we face,

especially with the Rosca as a rotating savings and credit association,

[Juliet 'Kego | BWPW Co-op] 13:01:03

that model, it's not recognized in Canada. So there really no legal regulatory framework guiding it.

[Juliet 'Kego | BWPW Co-op] 13:01:09

And because it's informal, we tend to look down on things that are not structured.

[Juliet 'Kego | BWPW Co-op] 13:01:15

You know, it's not formalized,

[Juliet 'Kego | BWPW Co-op] 13:01:17

It's not, you know, registered with the Government.

[Juliet 'Kego | BWPW Co-op] 13:01:22

And so this thing is is shady, you know, people look at it,they're still people that look at it that way.

[Juliet 'Kego | BWPW Co-op] 13:01:28

And what we find is that a lot of members, a lot of women who participate in Rosca's when they go to banks to deposit bonds

or to take out forms, they still face barriers.

[Juliet 'Kego | BWPW Co-op] 13:01:39

You know the questioning, the you know some of them are looked upon as if they're trying to launder their money, or they're terrorists,

especially if you're, you know, depending on your religion, or how you're dressed.

[Juliet 'Kego | BWPW Co-op] 13:01:53

And when we started noticing this for us, I think one key thing that we've identified, whether we've identified, whether with all women network

or with bwpw coop, is that the difficult conversations, we need to have them.

[Juliet 'Kego | BWPW Co-op] 13:02:04

We don't shy away from barriers. Once we see the barriers there's a mindset with which we are approaching.

[Juliet 'Kego | BWPW Co-op] 13:02:12

So for Banks, for instance, we started taking note of places that our members go to, and they face this kind of barrier. You know this discrimination.

[Juliet 'Kego | BWPW Co-op] 13:02:24

And instead of just internalizing that I'm complaining about that, and allowing it affect our mental health, we created a system where we would go in

and actually educate those bankers.

[Juliet 'Kego | BWPW Co-op] 13:02:34

Whether it's a credit union, shout out to alterna and meridian.

[Juliet 'Kego | BWPW Co-op] 13:02:40

I think they are more open to, to, you know, understanding what the system is, and and how it works right, and even the regular financial institutions.

[Juliet 'Kego | BWPW Co-op] 13:02:50

I've had instances with 2 different financial institutions.

[Juliet 'Kego | BWPW Co-op] 13:02:52

I've had instances with 2 different financial institutions while waiting and you know they were asking all those questions,

call the manager, all of that, I didn't get offended. I just looked at it

[Juliet 'Kego | BWPW Co-op] 13:03:01

like They are not aware of what it is like. It's coming from a place of ignorance.

[Juliet 'Kego | BWPW Co-op] 13:03:06

What do you do with ignorance? You educate. knowledge is the antidote right?

[Juliet 'Kego | BWPW Co-op] 13:03:11

So I took my time to explain to them everything they wanted.

[Juliet 'Kego | BWPW Co-op] 13:03:15

All the proof, all of that, and when I left I knew that the next person coming through the door will have an easier time,

because now they know. this is something that the cooperative sector, the Oca,

[Juliet 'Kego | BWPW Co-op] 13:03:28

And other organizations have the power to mainstream.

[Juliet 'Kego | BWPW Co-op] 13:03:32

We can have this conversation at a level where institutions are aware of all these changes that are happening right?

[Juliet 'Kego | BWPW Co-op] 13:03:41

So with the Rosca's, There's so much that we bring to the table with it, and we're willing to share, to say you can use this to teach financial literacy.

[Juliet 'Kego | BWPW Co-op] 13:03:50

You can use this as a system where people can get their credit scores.

[Juliet 'Kego | BWPW Co-op] 13:03:56

You know, get better without having to have a credit card.

[Juliet 'Kego | BWPW Co-op] 13:03:59

You can use this. There's a company using this in the Us.

[Juliet 'Kego | BWPW Co-op] 13:04:05

You know, in such a way that every year in Canada there's another company get miq.(<https://getmiq.io/>)

[Juliet 'Kego | BWPW Co-op] 13:04:10

They're using it in such a way that members that are part of Rosca's are able to put it on the digital platform

and contribute that way automatically and then use it for whatever they want to use it for.

[Juliet 'Kego | BWPW Co-op] 13:04:25

However, as they're doing it, it helps them build their credit score.

[Juliet 'Kego | BWPW Co-op] 13:04:28

So that is an innovation that I think the financial institutions could benefit from. one final challenge is

[Juliet 'Kego | BWPW Co-op] 13:04:37

Lack of access to data. And I say that because even from Stats Canada, from you know what's available, a lot of the data that we have on racialized, especially for black women in business, they are dated, they are not representative.

[Juliet 'Kego | BWPW Co-op] 13:04:54

And so I'm really thankful to people like Moya Henry from Pitch Better (<https://pitchbetter.ca/>)

[Juliet 'Kego | BWPW Co-op] 13:05:01

These are a group of racialized women that have come together, and they're creating, you know, the data banks that we need.

[Juliet 'Kego | BWPW Co-op] 13:05:09

They are interviewing real entrepreneurs, business owners.

[Juliet 'Kego | BWPW Co-op] 13:05:13

Whether in the core sector, non core sector, so that we can have the information that we need to make informed decision to bring down the barriers.

[Juliet 'Kego | BWPW Co-op] 13:05:22

If you need, and of course, representation in mentorship.

[Juliet 'Kego | BWPW Co-op] 13:05:27

It's one thing to even get access to finance right?

[Juliet 'Kego | BWPW Co-op] 13:05:30

But it's another thing. What are the mentorship through the process?

[Juliet 'Kego | BWPW Co-op] 13:05:35

Right, so lack of access. And I talked about how Oca and Cwcf.

[Juliet 'Kego | BWPW Co-op] 13:05:42

And some other organizations like CEDC have really been helpful in creating.

[Juliet 'Kego | BWPW Co-op] 13:05:47

You know, mentorship programs that we're benefiting from.

[Juliet 'Kego | BWPW Co-op] 13:05:53

But we need more of that, and we need more of you know, people eldership and and the young intergenerational lens where people are learning,

not just in terms of those that are older.

[Juliet 'Kego | BWPW Co-op] 13:06:08

But those that are experienced at what they're doing,

[Juliet 'Kego | BWPW Co-op] 13:06:18

So I just wanted to share this quote for the solidarity economy and the thing that I love about this,

[Juliet 'Kego | BWPW Co-op] 13:06:29

And I think for all of us as cooperators in the cooperative sector. I'm sure

[Juliet 'Kego | BWPW Co-op] 13:06:33

Really pay attention to is that the solidarity economy is very explicit in in defining itself as feminist and anti-racist,

and across all classes and so it's very inclusive.

[Juliet 'Kego | BWPW Co-op] 13:06:50

So the the cooperative sector, the way I see it is that it is a part of this larger solidarity economy.

[Juliet 'Kego | BWPW Co-op] 13:06:57

So, and if we think of it that way, it means then, that we have to open up the doors to formal and informal.

[Juliet 'Kego | BWPW Co-op] 13:07:09

It wouldn't matter. We would open the doors to everyone as long as they were operating based on the cooperative principles.

[Juliet 'Kego | BWPW Co-op] 13:07:18

Then we would find ways to create a space for people in this larger universe.

[Juliet 'Kego | BWPW Co-op] 13:07:26

The thing that I find is that a lot of times those in the informal cooperative sector, a lot of times they don't even realize what they have right?

[Juliet 'Kego | BWPW Co-op] 13:07:48

So before you come into a space. If you're a racialized person, you know, BIPOC, under represented group, in whatever layer that is right

before you come into a space I think it's important for us to know.

[Juliet 'Kego | BWPW Co-op] 13:08:05

what we bring to the table. So for us as a bipoc

[Juliet 'Kego | BWPW Co-op] 13:08:14

Demographic, for instance, if we look at our history, we've always been cooperators whether it's in civil rights and how we fought colonialism.

[Juliet 'Kego | BWPW Co-op] 13:08:22

You know, in how we operate within the capitalist model.

[Juliet 'Kego | BWPW Co-op] 13:08:27

because we are right, the ubuntu principle of solidarity that Esther touched on leave no one behind, and we say Oyana Mawanya in the north right.

[Juliet 'Kego | BWPW Co-op] 13:08:39

This this northern Nunavut community, they leave no one behind, and they use cooperative principles to build successful businesses that allow their communities to thrive.

[Juliet 'Kego | BWPW Co-op] 13:08:55

So there is such a great natural affinity between the represented groups and the cooperative sector.

[Juliet 'Kego | BWPW Co-op] 13:09:03

So the issue is, making sure that these natural affinities, we then create systems that absorb it, and then are able to codify it and teach to other people,

the eldership that I talked about, an intergenerational lens making sure that we're preparing another generation right?

[Juliet 'Kego | BWPW Co-op] 13:09:25

And because we do this natural, true storytelling, we now have to

[Juliet 'Kego | BWPW Co-op] 13:09:30

document and make sure that we're passing on these principles and these models to the next generation.

[Juliet 'Kego | BWPW Co-op] 13:09:40

So I'm just gonna spend the last 2 min to talk about

[Juliet 'Kego | BWPW Co-op] 13:09:45

How do we break down the barriers? What can we do better?

[Juliet 'Kego | BWPW Co-op] 13:09:49

As underrepresented groups, as the Oca,

[Juliet 'Kego | BWPW Co-op] 13:09:53

As the cooperative sector as a whole, and then as individuals,

what can we do better overall is to approach this work with a sense of empathy and curiosity, not of control, not of judgment,

but knowing that we don't know what we don't know. the

[Juliet 'Kego | BWPW Co-op] 13:10:16

cooperative sector is not the silver bullet

[Juliet 'Kego | BWPW Co-op] 13:10:20

If you may, it is part of a larger ecosystem, right?

[Juliet 'Kego | BWPW Co-op] 13:10:24

so there's room for everybody to learn from one another, and if we create space for the formal, the informal to coexist,

[Juliet 'Kego | BWPW Co-op] 13:10:35

We can appreciate the learning of one another, and then build stronger.

[Juliet 'Kego | BWPW Co-op] 13:10:41

So these are just different ways that I think, as racialized groups, we should be looking at. if we're not documenting history, we should start doing that right.

[Juliet 'Kego | BWPW Co-op] 13:10:51

We should become more adaptive, we should create the framework that we already have, we shouldn't be waiting for external validation.

[Juliet 'Kego | BWPW Co-op] 13:10:58

We shouldn't be waiting for external validation, we should be bringing it to the room to teach, and also to learn, so that we can innovate better right?

[Juliet 'Kego | BWPW Co-op] 13:11:07

There's a change of mindset that we constantly have to keep doing and that has to be a part of the way that we approach work and life.

[Juliet 'Kego | BWPW Co-op] 13:11:20

And so for the Ontario Cooperative Association.

[Juliet 'Kego | BWPW Co-op] 13:11:24

What can we do to break down barriers, visibility?

[Juliet 'Kego | BWPW Co-op] 13:11:29

We have to stop operating on the fringes. For instance, we have 40 people on this call today.

[Juliet 'Kego | BWPW Co-op] 13:11:34

Next event I'd like to see a 100. I like us to go bigger, 1,000. 2,000.

[Juliet 'Kego | BWPW Co-op] 13:11:43

Why not? Why not? If all these great things we're talking about the cooperative model, if we truly believe it, why is it this best kept secret?

[Juliet 'Kego | BWPW Co-op] 13:11:54

Why is it that I walk into a bank and my bank manager doesn't know what a cooperative is, and he says, that is an informal association

I can't register this as a business, and I'm like no you're gonna pull up Google and you're gonna

[Juliet 'Kego | BWPW Co-op] 13:12:09

read it, and I sat there for 30 min, and he got educated, and we registered the the organization.

[Juliet 'Kego | BWPW Co-op] 13:12:16

So there has to be visibility. The Oca has to really expand its leadership mandate while living in a post-pandemic world.

[Juliet 'Kego | BWPW Co-op] 13:12:25

homelessness, poverty, food, insecurity, mental health crisis, health crisis.

[Juliet 'Kego | BWPW Co-op] 13:12:30

There's so many layers of dysfunction that the pandemic has thrown off.

[Juliet 'Kego | BWPW Co-op] 13:12:36

People are struggling, but they are also open to ideas

[Juliet 'Kego | BWPW Co-op] 13:12:41

of what can work. The Oca Has an opportunity to lead this conversation for the larger solidarity economy, championing inclusion, belonging, and power beyond diversity, beyond equity, beyond inclusion.

[Juliet 'Kego | BWPW Co-op] 13:12:55

We need to champion a sense of belonging and power.

[Juliet 'Kego | BWPW Co-op] 13:13:00

If you give, if you let diversity, yes, inclusion into the room.

[Juliet 'Kego | BWPW Co-op] 13:13:05

Give A seat at the table. If there is no sense of belonging, if there is no sense of power, you can cause more harm,

because now you're having people in rooms that are not able to function, they are not able to thrive.

[Juliet 'Kego | BWPW Co-op] 13:13:23

Advocacy, build a pipeline for the next generation of corporators, mainstream cooperativism into our curricula.

[Juliet 'Kego | BWPW Co-op] 13:13:32

I want children to know What's a cooperative model for students in high schools, in university.

[Juliet 'Kego | BWPW Co-op] 13:13:41

It shouldn't be a secret. It should be a model, as they're talking about the different economic models,

[Juliet 'Kego | BWPW Co-op] 13:13:46

It's a way of life for those in the informal space for us, but we've not been able to codify the way the cooperative sector has, so we can learn from that.

[Juliet 'Kego | BWPW Co-op] 13:13:57

And then on the other side for the cooperative sector.

[Juliet 'Kego | BWPW Co-op] 13:14:00

You have this, this great tool, but it's still a secret.

[Juliet 'Kego | BWPW Co-op] 13:14:06

Why let's break down those barriers and do it big.

[Juliet 'Kego | BWPW Co-op] 13:14:17

So as individuals, what can we do for everyone who's listening today?

[Juliet 'Kego | BWPW Co-op] 13:14:24

Thank you for showing up. That's the first step, share,

[Juliet 'Kego | BWPW Co-op] 13:14:28

Document this. Learn what you need to learn. Study and interrogate history.

[Juliet 'Kego | BWPW Co-op] 13:14:37

be curious, and ask questions. Don't just take things at face value.

[Juliet 'Kego | BWPW Co-op] 13:14:45

Everything we know now of the capitalist model was created by human beings, and so know that if it's not working,

we have an opportunity to create better right, to create differently.

[Juliet 'Kego | BWPW Co-op] 13:14:57

And so be curious and ask questions as you go back to your workplaces.

[Juliet 'Kego | BWPW Co-op] 13:15:03

share with other people. if there are biases, unconscious or conscious that your identifying and addressing, share,

you'd be surprised how thousands of other people could share the same things right?

[Juliet 'Kego | BWPW Co-op] 13:15:17

And so we have to enrich courage and a sense of empathy and take responsibility for the kind of world that we want to build

and what we want to pass on to the next generation.

[Juliet 'Kego | BWPW Co-op] 13:15:33

And this last slide just represents all the women, the different cultures at the last event that we had, Rosca,

that we're trying to teach women in the community how to use Rosca's to build community wealth and to address systemic issues and to address systemic issues.

[Juliet 'Kego | BWPW Co-op] 13:15:51

Saying thank you in all those different cultures And I just felt, you know, would capture how they say, Thank you.

[Juliet 'Kego | BWPW Co-op] 13:15:56

And so I leave you with a lot of gratitude.

[Juliet 'Kego | BWPW Co-op] 13:15:59

Thank you for this opportunity, and I hope we'll have more of these conversations. Thank you.

[Dana Ayotte] 13:16:07

Wow! Thank you so much. Esther and Juliet. I'm filled with gratitude as well.

[Dana Ayotte] 13:16:12

And really, for your incredibly rich and powerful presentations, and for giving us so much to reflect on and work with in our sessions,

and and towards in the future, making change positive change.

[Dana Ayotte] 13:16:25

So so wonderful! I think, given the time, what we're gonna do.

[Dana Ayotte] 13:16:31

We were gonna go into breakout groups. But what I think what we'll do is just open it up to questions from everyone, and then we'll do that for the rest of the time,

and then we'll have a quick wrap up at the end, so i'll just open up the

[Dana Ayotte] 13:16:43

floor to questions.

[Dana Ayotte] 13:16:57

Questions or thoughts, or ideas, or anything.

[Sepideh Shahi] 13:17:17

if there are no other questions from the audience, maybe I can ask one.

[Sepideh Shahi] 13:17:24

Esther and Juliet. You both mentioned different strategies

[Sepideh Shahi] 13:17:27

You use to empower your co-OP members And remove some of these barriers.

[Sepideh Shahi] 13:17:33

But it would be really great to know what forms of solidarity and mutual support can the cooperative movement have

to help build more to support these justice seeking groups and remove these access barriers within our co-OP movements?

[Esther Enyolu] 13:17:56

Go ahead!

[Juliet 'Kego | BWPW Co-op] 13:17:58

Alright. Thank you. Thank you so much for that question. I think, and it's a great question,

[Juliet 'Kego | BWPW Co-op] 13:18:06

I think what we're doing now is part of it.

[Juliet 'Kego | BWPW Co-op] 13:18:09

Having these conversations, because a lot of times for equity denied groups, you know, under represented group,

there's no platform really to talk about the issues right?

[Juliet 'Kego | BWPW Co-op] 13:18:24

I don't know any platform but an engaged audience, an audience that's willing to listen, to actually ask the question from a place of to curiosity,

of wanting to be an ally.

[Juliet 'Kego | BWPW Co-op] 13:18:41

And so creating such spaces is one of it. beyond having

[Juliet 'Kego | BWPW Co-op] 13:18:49

The conversation is now saying, Okay, what specific action Can we take

[Juliet 'Kego | BWPW Co-op] 13:18:55

As a cooperative sector. For instance, if we identify that lack of access to finance is a barrier,

[Juliet 'Kego | BWPW Co-op] 13:19:06

It's now taking that lack of access to finance and saying, Okay, let's drill this down, because on different panels people will just come

and say lack of access to finance, I can't get finance.

[Juliet 'Kego | BWPW Co-op] 13:19:16

But how about we do the work, the real work of breaking this down?

[Juliet 'Kego | BWPW Co-op] 13:19:22

What does that look like? Access, lack of access to finance?

[Juliet 'Kego | BWPW Co-op] 13:19:25

All this talk about end-to-end intervention? Can we have a process map

[Juliet 'Kego | BWPW Co-op] 13:19:33

Of what lack of access to finance looks like from the beginning points to the endpoint.

[Juliet 'Kego | BWPW Co-op] 13:19:38

What are the steps in between? What happens in that? Because it's a very broad statement.

[Juliet 'Kego | BWPW Co-op] 13:19:44

Who are the actors in that chain, because when you have a map, and I love that the inclusive design and research institute are part of this conversation,

because it's now about designing different systems systems that work.

[Juliet 'Kego | BWPW Co-op] 13:19:58

So let me give an example. We applied for a grant with a cooperative.

[Juliet 'Kego | BWPW Co-op] 13:20:05

Normally, those different organizations would say, Oh, don't put Rosca, because there's no legal backing for it in Canada, you know.

[Juliet 'Kego | BWPW Co-op] 13:20:14

So you wouldn't be approved for a Grant, but we made a decision as an organization to include it, because we see the merit of it right?

[Juliet 'Kego | BWPW Co-op] 13:20:24

So we included that as part of you know, on the programming and all that, and we apply to the Cooperators, what the Cooperators did...

[Juliet 'Kego | BWPW Co-op] 13:20:34

they did something that I think, answers part of this question. They got a consultant who had lived in West Africa. And so was familiar with the Rosca system

to be the interface that interviewed us. So the consultant sent us a list of about 15 questions.

[Juliet 'Kego | BWPW Co-op] 13:20:57

It talks again to the other part of this, this equation, that list of 15 questions.

[Juliet 'Kego | BWPW Co-op] 13:21:01

If we were fatigued by, you know, barriers, if we were not willing to engage, would have just said, Okay, they're just giving us this question because they don't want to.

[Juliet 'Kego | BWPW Co-op] 13:21:11

You know, they don't want us, and they but we saw that as an opportunity. we looked at the question, and we said, No, the way these are framed

[Juliet 'Kego | BWPW Co-op] 13:21:19

These are questions from someone who's curious, who wants us to be able to articulate this thing

[Juliet 'Kego | BWPW Co-op] 13:21:24

That's often, you know, passed down informally through storytelling.

[Juliet 'Kego | BWPW Co-op] 13:21:29

So it forced us to do the work.

[Juliet 'Kego | BWPW Co-op] 13:21:33

So with people like Dr. Caroline Hussein, you know the Rosca Federation that it's being worked upon.

We're able to research to say, let's find the language for what we're doing that translates properly to the

[Juliet 'Kego | BWPW Co-op] 13:21:47

contemporary economic system. And so we answered all her questions, and her name

[Juliet 'Kego | BWPW Co-op] 13:21:54

By the way, is Cathy Lang, Shout out to her because that interaction really empowered me, and our members.

[Juliet 'Kego | BWPW Co-op] 13:22:02

We had a discussion with her where she went through everything, and it was at that meeting that she told us.

[Juliet 'Kego | BWPW Co-op] 13:22:07

Oh, I am quite familiar with Rosca. I just wanted to make sure

[Juliet 'Kego | BWPW Co-op] 13:22:12

That you had a clear understanding of all the legal, regulatory,

[Juliet 'Kego | BWPW Co-op] 13:22:18

All these other things that you still need to do. We were successful in getting that grant.

[Juliet 'Kego | BWPW Co-op] 13:22:24

And it's not just the money for us, it felt like 1 million dollars, because it gave us the confidence to say someone is listening

[Juliet 'Kego | BWPW Co-op] 13:22:35

You know. And it's allowed us not to be insular. like I keep saying, if you are underrepresented, you also have to get out of your own way.

[Juliet 'Kego | BWPW Co-op] 13:22:44

We acknowledge the trauma, we acknowledge the pain, but we also have to find a way to rise above it, to meet and to rise above it, to meet halfway,

so that the conversations can be had, and the solutions can come.

[Sepideh Shahi] 13:22:56

Thank you so much Juliet. This is wonderful, great, great response.

[Sepideh Shahi] 13:23:00

I also see Russ's hands up. If us would you like to go next?

[Russ Christianson] 13:23:04

Yeah. Thanks. Great presentation. Hi, Juliet and Hi, Esther, thank you very much.

[Juliet 'Kego | BWPW Co-op] 13:23:05

Perfect hi! Russ!

[Esther Enyolu] 13:23:09

Hi!

[Russ Christianson] 13:23:10

Maybe you could both try and answer this question. I mean, Juliet mentioned it, but maybe Esther, you've had some experience with this, too.

[Russ Christianson] 13:23:19

That cooperatives are the best kept secret, and I'm just wondering, you know, when you're talking to somebody that hasn't heard about cooperatives at all,

and really don't know anything about, it could be a professional or it could be someone in your neighborhood i'm just

[Russ Christianson] 13:23:35

wondering how you introduce cooperatives. like what

[Russ Christianson] 13:23:38

do you do to help educate people about them?

[Esther Enyolu] 13:23:43

Thank you so much, Russ, and that is one of the challenges we already know.

[Esther Enyolu] 13:23:51

Identifying the community. Not so many people know what cooperative is.

[Esther Enyolu] 13:23:58

We always have to educate people, let them know what a cooperative is, the idea behind the corporate business. even myself

[Esther Enyolu] 13:24:11

I didn't know about cooperatives until one of the organizations started running it in Durham region, later on I approached that organization

and say to them, You know that program you ran from years ago was a great program.

[Esther Enyolu] 13:24:29

Which I would like to implement at Wmrcc. And that woman helped us.

[Esther Enyolu] 13:24:37

the challenge we noticed when we said, people talk about it, not everybody

[Esther Enyolu] 13:24:46

Knows what cooperative is, we always have to educate.

[Esther Enyolu] 13:24:52

We always have to explain to people that a Co-OP

[Esther Enyolu] 13:24:55

Is a collective business, a business that is inclusive.

[Esther Enyolu] 13:25:01

Where every member that belongs to a particular Co-OP

[Esther Enyolu] 13:25:06

Makes decisions and works collectively with all the members, to make sure that every member has the same rights, equitable rights.

[Esther Enyolu] 13:25:20

Nobody is autonomous.

[Esther Enyolu] 13:25:25

Everybody has the same rights as a business owner. They all make decisions together.

[Esther Enyolu] 13:25:35

And that's what we continue to do with the women we've been working with.

[Esther Enyolu] 13:25:40

They are our cooperative groups. Everybody has to work hard for the business to work.

[Esther Enyolu] 13:25:47

Not only a few individuals, but working everybody, because when the business succeed everybody succeeded. When the business fails, everybody fails.

[Esther Enyolu] 13:25:58

So it is a business built on collectivities, collect citizens like everybody, like a group of people

[Esther Enyolu] 13:26:08

With the same mindset, with the same passion, coming together to earn a business and make it work for them.

[Esther Enyolu] 13:26:16

There are barriers. They are challenges, but they need to work around those challenges because we are seeing it

[Esther Enyolu] 13:26:24

With the cooperatives we develop. Sometimes they have this group dynamics, and we always say to them, You have to work beyond your your challenge is to make it work for you.

[Esther Enyolu] 13:26:38

So that's why we need to raise more community awareness.

[Esther Enyolu] 13:26:43

Also talk to universities, talk to colleges, to make sure, because not many universities or colleges have training, or have a curriculum or provide cooperative education.

[Esther Enyolu] 13:27:01

So it is something lacking in this system. So we have to push for that to make sure that more schools incorporate cooperative model in their course curriculum,

and actually make it, like all that courses. like how we do science, how we do history, how we do communications, how we do different

[Esther Enyolu] 13:27:28

courses. the cooperative model needs to be incorporated in our education system, so that more schools, universities, colleges, we start teaching it because it is a good concept

[Esther Enyolu] 13:27:45

that the society needs to embrace, and we need to also raise a lot of awareness.

[Esther Enyolu] 13:27:51

As I mentioned even myself, I wasn't even aware

[Esther Enyolu] 13:27:57

There was something cooperative, even though I have seen people working together, building and running businesses> something that you see, people, they would

[Esther Enyolu] 13:28:07

say Oh, that that business is owned by this sometimes semblance, sometimes parents with their children.

[Esther Enyolu] 13:28:12

But there was no name given to it, so we need to amplify this model of business and push for schools to start a putting it in the educational system.

[Esther Enyolu] 13:28:27

Put it in curriculum, and also talk about it with our networks in the community, and let the people know and raise awareness of what cooperative model is all about.

[Sepideh Shahi] 13:28:43

Thank you. Esther. We have Janie with her hand up, so if we can ask Julia to answer that question, because we only have 2 min left at, then we can quickly wrap up.

if you need to leave

[Sepideh Shahi] 13:28:55

Please feel free to do so. Thank you.

[Janielle M.] 13:28:59

Okay. Hi, everyone. Sorry I can't put my camera on at the moment, but as I'm hearing more and more about Rosca's,

I must admit I'm getting increasingly curious, and I was just wondering if there's sort of maybe like an online handbook, if for example

[Janielle M.] 13:29:12

I or someone I know wanted to start one, and how to navigate

[Janielle M.] 13:29:16

If someone defaults a payment, what sort of rules, I guess, would be in place for that.

[Juliet 'Kego | BWPW Co-op] 13:29:22

Oh, thank you so much, Janielle. Thanks for that question.

[Juliet 'Kego | BWPW Co-op] 13:29:27

Yes, there are online resources and tools, I believe if you'd read when you registered, I I think Michelle had sent some links

with more information about Rosca's, and we'll definitely be sending, you know, this whole presentation again

[Juliet 'Kego | BWPW Co-op] 13:29:44

And with those links. If I mean my, I believe my contact information will also be shared.

[Juliet 'Kego | BWPW Co-op] 13:29:51

I'm willing to have like a one-on-one conversation with you on just how to navigate a Rosca, how to start one, how to, you know,

in terms of defaults and other things that challenges that you could face running on how to address that for now the one link that

[Juliet 'Kego | BWPW Co-op] 13:30:12

comes to mind is get MIQ.I/O. That's an organization we work with.

[Juliet 'Kego | BWPW Co-op] 13:30:19

It was founded by 2 young international students, one from, I believe, Zimbabwe, and the other one from Kenya.

[Juliet 'Kego | BWPW Co-op] 13:30:27

And they've basically taken the Rosca model and put it on the digital platform.

[Juliet 'Kego | BWPW Co-op] 13:30:32

So we use their platform to run our Rosca's, and it addresses some of the challenges like the default that you just mentioned.

I'll put that in the chat room, and then we'll also add that to the information that we'll send out, does that answer your question.

[Janielle M.] 13:30:51

Yes, it does. Thank you.

[Sepideh Shahi] 13:30:56

Great. Thank you. So, on behalf of the Idrc team, I just wanted to thank both Esther and Juliet for the wonderful presentation

[Sepideh Shahi] 13:31:05

You had today. Amazing work you're doing in the community.

[Sepideh Shahi] 13:31:08

We have several questions that we really want to ask the audience to reflect on.

[Sepideh Shahi] 13:31:15

Reflect on the current principles that we have for the cooperative movement, and then think about, if we need to include one more principle

devoted to inclusion and equity and diversity.

[Sepideh Shahi] 13:31:26

So we will share these questions with you via email. And it would be great if you can respond to us and send your feedback and insight to us before our next workshop. in our next workshop

[Sepideh Shahi] 13:31:38

We will go through all these questions in detail and hopefully, we can work together to come up with some new promising approaches and strategies and techniques.

[Sepideh Shahi] 13:31:49

I'm going to pass it to Jennifer to wrap us up. Thank you.

[Jennifer Ross] 13:31:55

Thank you and thank you to Esther and Juliet for sharing your incredible and empowering stories with us, and also to Idrc for starting us thinking about how we can start breaking down some of those barriers to inclusion in the cooperative economy. we would love to continue the journey with

[Jennifer Ross] 13:32:11

you all, hopefully We'll see some of you again on our March twenty-second session.

[Jennifer Ross] 13:32:20

So the third session in the series is on March 22 at noon, we look forward to the group at Idrc, leading us through that next workshop, reflecting on some of the lessons that we learned through the series, sharing some vision for the future of the Ontario

[Jennifer Ross] 13:32:35

cooperative sector with regards to the proposed principle 8, as well as proposing some next steps for us to consider as we go forward on this

journey of building a more inclusive cooperative economy. you will all be receiving a copy of the slides and

[Jennifer Ross] 13:32:51

The recording, and transcript from today's session, within the next couple days and will also include some of those links that were mentioned.

[Jennifer Ross] 13:32:57

Please don't forget to take a few minutes to complete the survey that will follow directly after you.

[Jennifer Ross] 13:33:01

Close out of this session today. And other than that, we just like to thank you again for participating.

[Jennifer Ross] 13:33:07

And hopefully. We will see you again in March.

[Jennifer Ross] 13:33:10

Thanks. Everyone.

[Esther Enyolu] 13:33:12

Thank you.

[Dana Ayotte] 13:33:13

Thank you so much. Everyone.

[Sepideh Shahi] 13:33:15

Thank you.