

Examining Susu: An African tradition in Canada's social economy

By Dr. CAROLINE SHENAZ HOSSEIN
Associate Professor of Business &
Society, Department of Social Science,
York University.



Dr. CAROLINE SHENAZ HOSSEIN

Haitian-Canadian Frantz St. Fleur was arrested when he tried to deposit a cheque for \$9,000 at a Scotiabank in Toronto, where he had been a customer for 10 years (*Toronto Star* 2014). The cheque was deemed to be fraudulent. It turns out that the REMAX cheque was legitimate from the sale of his condo. Scotiabank apologized and offered to waive bank fees.

This kind of denigration towards racialized people carrying out a mundane task like making a deposit at a bank happens far too often. So, it is hardly surprising that racialized Canadians would prefer to manage their money differently given the indignities one must suffer to do banking.

Hundreds, if not thousands, of hyphenated Canadians engage in mutual aid groups or peer-to-peer banking institutions, officially known in academic circles as rotating savings and credit associations (ROSCAs), to bank. ROSCAs are mutual aid groups, where the members self-organize, and they decide on the rules and make regular fixed contributions to a fund that is given in whole or in part to each member in turn.

ROSCAs are an important way of organizing people and resources locally – and cooperatively. Black Canadians have contributed enormously to what we know about Canada's social economy because of their innovation in mutual aid groups. Many women of colour in Toronto come together to organize ROSCAs in a voluntary manner in an effort to meet their own social and economic needs and the needs of others. These women are known as the 'Banker Ladies'. In my work, I use the term 'Banker

Ladies' – the term coined by people in the Caribbean region – who organize money and people.

ROSCAs is an academic term but these systems are known worldwide in their own cultural vernacular names such as Susu (Ghana, St. Vincent, Trinidad & Tobago, Grenada), Esusu (Nigeria), Ayuuto/Hagbad (Somalia), Equub (Ethiopia/Eritrea), Box-hand (Guyana, Antigua), Partner (Jamaica), Tontines (French Africans, Togo, Senegal, Burkina Faso and Benin), Restourme (DR Congo) and Sol (Haiti). These many names depict the same phenomenon, people sharing money through cooperation.

ROSCAs are deeply embedded in the financial and social lives of many of the women I have interviewed over the years. The concept of mutual aid traveled from Africa with slaves in bondage to the Americas since the 1500s to Santo Domingo (today Haiti). American economist, Jessica Gordon-Nembhard, has traced the legacy of mutual aid and informal cooperatives among African-Americans as early as the 1600s. York University's Joseph Mensah, in *Black Canadians* (2010), points out that since slavery Black immigrants have been coming to Canada and immigrants from the Caribbean and Africa continue to come to Canada. As a result, African Canadians also have a rich history of mutual aid groups because the American slaves who escaped the U.S. through the Underground Railroad, which was a hidden and intricate form of economic and social cooperation, helped people get from one point to another. As the slaves entered Canada as refugees they relied on True Bands which were informal collectives to help them earn livelihoods and to settle into a new place as free persons.

This short history is revealing in that Black people in the Americas contribute profoundly to social economics. In big cities like New York City, Miami, Toronto and Montreal, Black immigrants bring along their cooperative money traditions. One such tradition that has been active in

Canada and that has not had attention it deserves is that of the mutual aid groups among African Canadians.

The Harriett Tubman Institute for Research on Africa and its Diaspora at York University is carrying out a federally funded project, 'African Origins in the Social Economy', focused on collecting empirical data from Canadian-based Banker Ladies to understand what mutual aid and economic cooperation means in this environment. So far 71 active Banker Ladies in Toronto, many of whom manage banking groups made up of 12 to 70 women, have been interviewed in Jane/Finch, Dixon Towers, Scarlettwood Court and Warden Woods, Scarborough.

The Banker Ladies interviewed are the ones who find themselves in a state where they cannot access monies from a bank. They are usually low-income women who work full-time, but who have always had to rely on their peers through ROSCAs to do the main part of their banking because of the business of exclusion in the society. These women have bank accounts at TD, CIBC and BMO but they also rely heavily on their ROSCA for everyday banking needs.

I have learned, through the interviews, that financial exclusion in Canada's financial centre occurs because formal financial institutions – commercial banks and credit unions – are not diverse in thinking about the varied ways in which Black women need money. Canadian women of a Caribbean background tell me that they are very proud of their Partner or Susu traditions. In the focus groups, the women report to me how valued and cherished these systems are that elite banks like JN National will imitate Partner and introduce products such as the Partner Plan to attract them as clients. Commercial bankers in the islands know about these collective money systems because there is a high probability that their mamas joined a Susu or Partner. Commercial bankers in the islands know the affinity ordinary people have towards mutual aid and they are trying to connect with these markets.

In Canada the story is not the same. Black people who move here depend on ROSCAs to buy their first car or put a down payment on a house. What they soon learn is that these systems are stigmatized, as a bad thing to do. So, the women who do them decide early on that they must hide these systems. The Banker Ladies explained that: "Outdoor persons" do not understand what we do and Susu is viewed by them as criminal and illegal."

An ancient practice coming from Africa – which is well respected all over the south – is viewed in the Canadian context as pyramid schemes, gambling, drug money or a money laundering business hurting our society. However, this is far from the truth. The research shows that ROSCAs are building strong local communities and bonding people of various cultural backgrounds in a new place.

Black Muslim Canadians have explained that banks are exclusionary in terms of identity-based biases to a point that they feel uncomfortable going into these places. In the Somali case, Ayuuto groups are born out of crisis, and mutual aid is the response of how women cope with financial exclusion. "Munira", a young Somali woman in Toronto, stated that "Islamophobia and an anti-Black racism is confronted when we go into banks and have to deal with the tellers". Many of the women interviewed – Somalis, Sudanese, Kenyans or Egyptians – have Islamic obligations that they are unable to borrow money from a conventional bank because paying interest is forbidden in Islam. So, these women make a pragmatic decision to turn inwards to their community for help.

Somali women have all complained that when they bring value to society, they are told what they are doing is money laundering to fund terrorist groups like Al-Shabab.

Black women in Canada are engaging in economic cooperatives which are informal – but they are honest and good systems based on peer-to-peer lending and saving concepts.

My research shows that ROSCAs among the African diaspora are a cherished African tradition. These mutual aid groups are deeply embedded in people's lives as a way to push against social and business exclusion.

Toronto's Banker Ladies propose new ways to engage in banking, and ways that also contribute to community development and civic engagement. So quiet are these women who move around their neighbourhoods to organize money groups with the sole purpose of helping one another. The ROSCAs they organize are legitimate and are a form of cooperative because of their focus on democracy, members, community and education. The empirical data is certain that Banker Ladies are a perfect example of mutual aid groups in Canada: they show that African ideas of self-help is saving people and making a major contribution to Canada's social economy.

www.Caroline-Shenaz-Hossein.com

History as seen through photography

CONTINUED FROM Pg. 2

1970s-1990s' as part of the Scotiabank Contact photography festival.

The featured journalists were Diane Liverpool, Jules Elder, Eddie Grant, Al Peabody and Jim Russell.

"The collective archive of these photographers reveal a comprehensive visual record," said Crooks who participated on advisory groups for the AGO's Frum Collection of African Art and its major 2015 exhibition, 'Jean-Michel Basquiat: Now's the Time'. "Training their lens on politicians, community members, activists, protestors as well as entertainers and athletes, they tell a remarkable range of stories and histories of Black lives and experiences."

Crooks is the second Walker Cultural Leader in Visual Arts for 2017-18. The series brings leading artists, performers, practitioners and academics to the Marilyn Walker School of Fine and Performing Arts at Brock University.

Her public lecture on January 31 will draw on current research that examines the ways in which Black communities is settlements in southern Ontario in the mid to late 19th century used photography as a critical and powerful tool for self-representation. Her research situates the Bell-Sloman collection as a 'fugitive' archive built with defiance and resistance in order to preserve and salvage the histories of Black communities whose stories and material artefacts are often untold or subject to erasure.

Eight years ago, Richard Bell – a Black Canadian whose family has deep roots in Canada – donated to Brock University his family's collection of nearly 300 photos and

papers spanning more than a century that document the Bell and Sloman families who descended from former slaves in the American south.

Born in England, Crooks – an only child and sister-in-law of five-time Olympian and Order of Canada recipient Charmaine Crooks who was the first Canadian woman to run 800-metres under two minutes – came to Canada with her parents in 1968 and graduated from St. Joseph's College School and York University with an undergraduate degree in interdisciplinary studies and a Master's in English Literature.

She completed her PhD in 2014 at the School of Oriental & African Studies department of history of art and archaeology in England.

Crooks' thesis examined the practice of outstanding Sierra Leonean photographer Alphonso Lisk-Carew who died in 1969.

She explained why she chose to pursue her doctorate in England.

"I had a difficult time finding a program supervisor and committee in Canada that would understand the project I was proposing," the married mother of three children said. "I found that in London. There had already been a lot of early work about the history of photography in Africa and my intention was to build on that through my studies. In addition, the archives I needed to work in were housed at the British Museum."

Crooks dedicated the thesis to her parents – Freetown-born George Gaye who died in 1997 and Barbadian immigrant Evelyn Gaye who passed away five years ago – who inspired her interest in Sierra Leone, and her aunt Coretta Isaac.

SEA JAMAICA SHIPPING LTD.



39 VOYAGER COURT NORTH, ETOBICOKE
Weekly Ocean and Air Freight Services of Personal Effects,
Household Contents, Automobiles and Commercial Cargo

WEEKLY SAILINGS

MONTEGO BAY & KINGSTON
BI - WEEKLY SAILINGS:
ALL OTHER CARIBBEAN ISLANDS

EMPTY BARRELS & WOODEN CRATES AVAILABLE
ONE STOP PICK UP AT BONDED WAREHOUSE IN KINGSTON
FULL HOUSEHOLD CONTENTS
(PROFESSIONALLY PACKED)

416-674-5330

1-800-995-8431

Shipping to the Caribbean for over 34 years