



Creating Opportunities – Optimizing Possibilities

*Immigrant & Refugee
Co-operatives in Canada*



We welcome you to our discussion paper on the role that co-operatives can play in improving the socio-economic experience of immigrants and refugees to Canada. This paper is designed to give you some background information on the immigrant and refugee reality in Canada as well as to highlight the benefits and challenges of using co-operatives as a model to address some of the barriers faced by multicultural communities. We hope that this tool will be useful to several audiences:

- Policy makers will be able to use it to work with their colleagues in areas of the policy environment that either hinder or support co-operative development.
- Co-op developers will find it useful in terms of their own practice and highlighting key issues to be aware of when working with immigrant and refugee communities.
- Immigrant and refugee leaders will find it useful in learning from other immigrant and refugee co-op leaders and building bridges between immigrant and refugee-led cooperatives.
- The co-op movement will find it useful by creating greater awareness of the potential of immigrants and refugees to innovate in the co-op sector.
- The CED and immigrant settlement sectors will be able to use the document to develop an understanding of co-ops and how they can provide support to immigrant and refugee co-op development.

Creating Opportunities – Optimizing Possibilities

Immigrant and Refugee Co-operatives in Canada

This paper is a starting point for a discussion about the role the co-operative sector can play in assisting immigrants and refugees in Canada and the role that the immigrant and refugee community can itself play in revitalizing Canadian communities through the co-op model. The emphasis is on mutual learning and the sharing of new ideas and practices. We discuss the strengths that immigrants and refugees bring to Canada as well as the barriers they face in their goal to create new lives for themselves and their families.

We have drawn on the experiences of immigrant and refugee co-operatives from across the country. Their stories tell us a great deal about the way in which these co-operatives have successfully used the model to improve the social and economic well being of their members. We also learn how they are negotiating a successful path through the ongoing process of community and organizational development that every co-operative must go through in order to survive and meet its membership's needs.

Much of the material in this paper is based on a more in-depth research report, "Creating the Context: Researching the Role of Co-operatives in the Canadian Immigrant Experience," submitted to the Co-operatives Secretariat, Co-operative Development Initiative Steering Committee, by the Multicultural Health Brokers Co-op in Edmonton, Alberta.

Reviewing the Context

The ethnocultural landscape of Canadian society is becoming increasingly diverse in nature. The 2001 census found that 18% of the population was born outside Canada. It is projected that the flow of immigrants and refugees entering the country will continue to increase in the upcoming years.

Four out of every 10 Canadians are members of at least one co-op.



Some Barriers Immigrants Face

- language skills
- access to appropriate employment
- lack of recognition of their professional credentials and experience
- racism, intolerance and discrimination
- affordable housing
- health and low self-esteem issues

A significant proportion of newcomers to Canada bring with them a depth of experience and a wide range of capacities. A large proportion of new immigrants are highly educated. For example, 46% had received at least a Bachelor's degree. (government statistics refer only to immigrants who are accepted through the skilled class and do not include those who arrive as refugees, or through the family class or domestic worker program. However, it has been noted that refugees and immigrants accepted through the family class and domestic worker program also have many who are highly educated.) Most also have proficiency in at least one of Canada's official languages. Immigrants and refugees coming to Canada bring not only skills, but also a wealth of ideas and perspectives and provide support to existing minority communities.

This high degree of education and skill in new immigrants is a reflection of the Canadian Government's policy to attract and provide entrance to immigrants who can contribute to the common good. Canada prides itself on its acceptance of diversity and has developed a series of policies to support a free and open society based on equality, tolerance and the protection of individual rights. These policies also recognize the mutual benefits of immigration, both for the newcomer and for Canadian society.

The promise these policies promote, however, is sadly not borne out in the reality of immigrant and refugee experience. Many immigrants and refugees are unable to find employment that is commensurate with their education and professional background and may therefore experience downward economic mobility after arrival in Canada. In addition, compared with Canadians born with similar backgrounds:

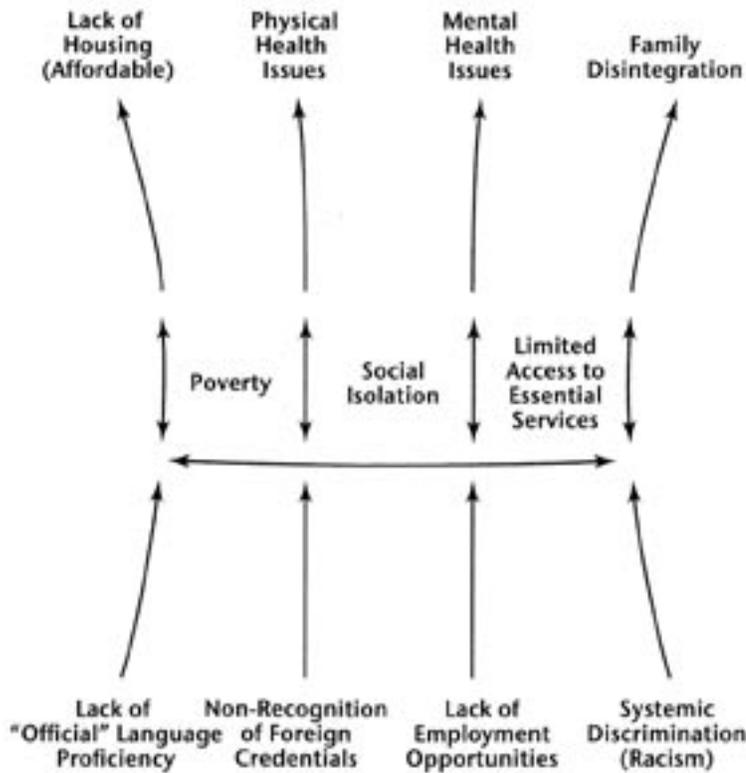
- They may have lower rates of employment
- Their earnings will usually be lower
- They are more likely to be in part time or temporary jobs
- Immigrant and refugee women are particularly disadvantaged
- Unlike past immigrants and refugees, they may not catch up over time.

The reasons for this underutilization of their skills and knowledge include:

- Lack of proficiency in English or French
- Lack of recognition of professional and educational accreditations
- Discounting of skills resulting from inability of employers to evaluate foreign credentials and experience
- Discrimination in the marketplace.

The effects of poverty, discrimination and racism are to disrupt community and family life, to create social isolation and to negatively impact immigrant and refugee physical and mental health. These barriers and their impacts to social and economic inclusion of immigrants and refugees in Canadian society are shown in Figure 1.

Figure 1 - Barriers to and Impact on Social & Economic Inclusion



It's important that solutions to overcoming barriers to social & economic inclusion involve immigrant and refugee communities in the planning and implementation stages.

Since the income – even of highly educated immigrants – is less than comparably skilled Canadian born workers, many immigrants and refugees live in poverty. Many newcomers also experience discrimination and racism. Not only does this result in barriers to accessing affordable and appropriate housing, but also in issues in physical health, mental health and low self-esteem.

The policy route, although it has had some positive impacts on reducing the socio-economic barriers faced by immigrants and refugees, is not enough to overcome all the challenges. Also, it is important that the solutions to these challenges come from the immigrant and refugee communities themselves, or in partnership with other groups.

What Works?

There are some good success stories in the multicultural community. Research shows that some of the factors that contribute to immigrants' and refugees' success in Canada are:

- Language proficiency
- Younger immigrants and refugees may have less difficulty than older counterparts with adjusting to life in Canada
- Prior knowledge about Canadian society and a realistic perspective of the opportunities available
- Accreditation of credentials before arrival
- Once in Canada, a good network and partnering/mentoring
- Private sponsorship.

The challenge in our society is to find ways to recognize and develop the hidden and underutilized capacities of immigrants and refugees. However, it is not through policy alone that we will successfully achieve our goals. Programs and practices need to focus on developing and enhancing the social capital of immigrant and refugee communities. We need to find and share models that will assist immigrants and refugees to develop their strengths and to build on their capacity to help themselves, to use their skills and talents in creative ways and be compensated appropriately for them.

The Co-op Model: Building on Social Capital in Immigrant and Refugee Communities

The social and economic problems facing immigrant and refugee communities are complex and will not readily disappear. There are structural, social and personal barriers standing in the way of social and economic success. The conditions of poverty and un/underemployment that many immigrants and refugees experience have not resulted because there is a lack of talents, skills and abilities to succeed in Canada. These capacities *do* exist within immigrant and refugee communities. However, human and social capital needs to be enhanced in order for immigrants and refugees to use their capacities and fully participate in Canadian society.

Social capital can be defined as the benefits that exist and are developed by enhancing the networks of social relations and positive social attitudes and values in communities. It is generated through co-operation and mutual aid. Social capital refers to both the networks established within a community (“bonding”) and with other communities (“bridging”). Social capital occurs within a constantly shifting social and economic environment. Its progress within immigrant communities will depend upon real opportunities for the development of creative social and economic alternatives.

How do we benefit from the hidden and underutilized capacities of immigrants and refugees? The key is the existing social networks in immigrant and refugee communities. One important way to reduce poverty and to further social and economic inclusion is to expand the richness, depth and scope of these networks. The means to do so is through the social economy, including co-operatives.

Co-operatives are powerful tools to address issues of poverty. They are community economic development models that create social, human and financial capital: they build and strengthen social networks and generate economic benefits. It is specifically through their ability to generate social capital and provide real solutions for the alleviation of poverty that co-operatives can play an essential role in furthering the social and economic success of immigrants, refugees and other marginalized communities.



What is Social Capital?

Social capital encompasses the institutions, relationships, attitudes and values that govern interactions among people and that contribute to economic and social development.

Social Bridging

Social bridging refers to relations between different cultural and ethnic groups and between immigrants and refugees and native-born or longtime Canadians.

Social Bonding

Social bonding refers to relations among family members and ethnic and cultural groups.

Co-op facts

- 9,271 co-ops employ over 160,000 Canadians.
- Co-operatives have a higher survival rate than other forms of business. A Quebec study shows that the long-term survival rate of co-operative enterprises is almost twice that of investor-owned companies.
- 4 out of every 10 Canadians are members of at least one co-op.
- Canada's co-operatives hold more than \$160 billion in assets .
- While co-operatives employed 25 per cent more people in 2001 than in 1991, employment in Canada increased by only 13 per cent over the same period.

Co-operatives exist throughout Africa, Europe, Asia and the Americas. While the modern co-operative originated in Europe, it has translated well into a variety of different cultural contexts. It is a component of many international community economic development programs and has been promoted as a means to address issues of marginalization and poverty throughout the world.

What are Co-ops?

Co-operatives are enterprises that are democratically owned by their members. The three main types of co-ops are producer, consumer and worker co-ops. Multi-stakeholder co-ops combine elements of these, for example to form a community development co-op. Co-ops provide services to their members, such as housing, child care, education, health care, employment, marketing and consumer services such as food or financial. They can be either non-profit or for-profit. Co-ops contribute to local economic development and job creation. They empower individuals and encourage healthier and stronger communities by enabling people to pool their resources, share risks and achieve common goals. Co-ops are based on ethical values, including self-help, democracy, equality and concern for community.

How Do Co-ops Help Immigrants and Refugees?

Co-ops encourage the social and economic success of immigrants and refugees in many ways, particularly by breaking down barriers that newcomers face. Barriers to success include lack of awareness of Canadian social norms and values, under-employment and unemployment, intergenerational stress and rising concerns of racism and intolerance. Co-ops can and do represent a positive option to address many of these issues by blending opportunities for gainful employment, increased savings and individual and community capacity-building with equity and social justice principles. Also, because co-ops are governed by their members, they are in a better position to be responsive to issues of cultural sensitivity.

Co-ops recognize the importance of individuals and communities defining their own needs and working together to meet those needs. A worker co-op, for instance, can provide meaningful work and a decent income. Status within the family and community, which may have been lost, can be restored, as can self-esteem. Co-ops help immigrants and refugees increase social capital by helping to provide opportunities for working within a cultural community (social bonding) and for networking with others outside of it (social bridging).

By providing a structure whereby immigrants and refugees can create practical solutions to their common economic problems, co-ops help to:

- Strengthen community social infrastructure
- Alleviate the effects of poverty and marginalisation
- Provide culturally appropriate services (health, social) that can complement “mainstream” ones
- Increase community cohesion and stability by promoting trust, conflict resolution, collectivity
- Reduce real and perceived isolation and feelings of exclusion
- Offer opportunities for access to resources (e.g., education and credit)
- Increase community wealth by recirculating wealth in the local economy
- Directly reduce poverty through creation of employment, personal savings and generation of income.



The Canadian Co-operative Association (CCA) argues for the greater use of the co-operative model in alleviating poverty through the development of social capital in Canada’s low-income communities, including aboriginal and immigrant communities. In its policy framework, “Building Community Assets - The Co-op Advantage,” the CCA outlines an assets-based model for community development, shown in Figure 2 (page 8).

Co-operatives directly increase the overall social capital of communities by helping individuals to develop the social and individual capacities and resources that make up the five basic assets, or “fundamental building blocks,” for individual self-sufficiency and the means to sustainable livelihoods. The social, financial, human, physical and personal assets and political skills of co-operatives help immigrants and refugees to expand their social networks, increase their ability to problem solve and provide access to technical assistance and financial resources.

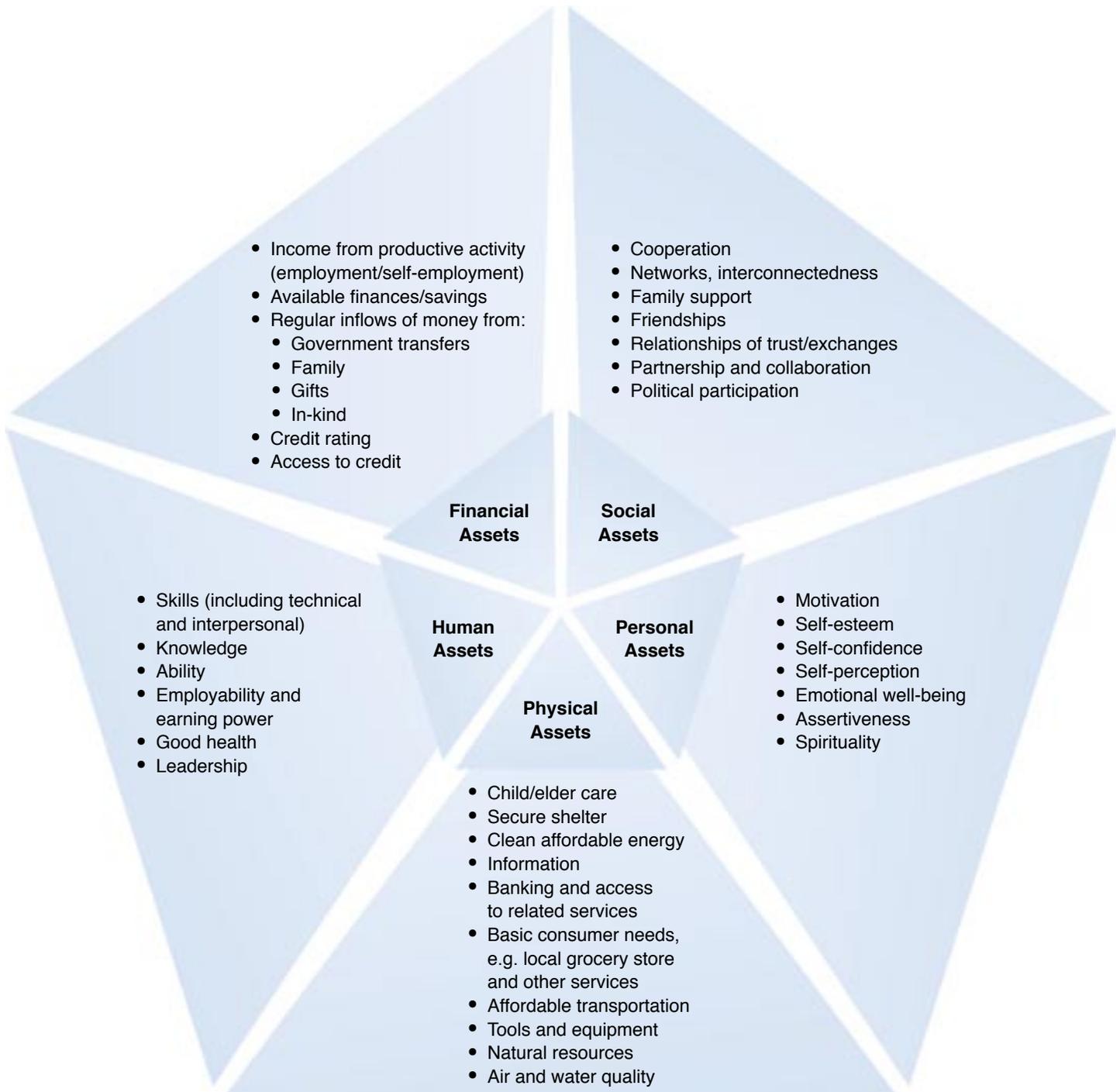
The “snapshots” in the following section illustrate how immigrant and refugee groups have applied the co-op model successfully. In particular, they demonstrate the way in which co-ops offer access to physical and financial assets and how active membership in a co-op provides the resources and opportunities to build the social, personal and human assets that lead to a better life.

Co-operative Principles

All co-ops follow a set of principles adopted by the International Co-operative Alliance in 1995:

- Open Membership
- Democratic Control
- Economic Participation
- Independence
- Co-operative Education
- Co-operation among Co-operatives
- Concern for Community.

Figure 2 - Co-operative Assets Diagram





Successes

- promotes awareness of various ethnic groups and their foods
- through increased networking, has stimulated the creation of new immigrant-based businesses
- Low overhead (vendors tables are \$7 per week). This is a good income opportunity for newcomers who have limited income.

Challenges

- adequate training in small business

The landlord used to object to the cooking odours from the ethnic foods, but today the ethnic food vendors are an important part of what keeps the market lively all year round.

Charlottetown Farmers' Market
Co-operative Association
PO Box 2738
Charlottetown, PEI C1A 8C4
Phone: (902) 626-3373
Manager: Roger Greaves

Charlottetown Farmers' Market Co-operative

While the Charlottetown Farmers' Market Co-operative does not have a mandate to support integrating newcomers in PEI, it is a good example of an easily transferable model that can assist in their social and economic participation.

The market provides opportunities for vendors to market food and crafts. The overhead is low and the demand for niche markets from specific ethnocultural communities is high. Since the market is a highly social place, newcomers can practice English, unlike jobs that isolate people, such as janitorial, factory and chambermaid work. Most importantly, newcomers can build networks within and outside newcomer communities.

A number of the market vendors have expanded their businesses outside the Farmers' Market. It is also a good opportunity for product development because vendors get direct feedback on their products.

The co-op also is a positive way for newcomers to meet new people, to make contacts in the community or to springboard into business development. One of the members opened a restaurant called Out of Africa Café.

Jacob Mal, a 25-year member, says some people use the co-op as a source of income, but what's more important for him is the opportunity to promote understanding and acceptance of different cultures. For the past five years, as ethnic food has become more popular, the food booths are drawing people year-round. He says the people who come to Canada are eager and are looking for opportunities.

Jacob's main recommendation to government agencies and to those who support the co-op is to provide more resources so there can be more vendors' stalls designated specifically for immigrants and refugees. Currently, there is a waitlist for getting a stall, and some people have left the area because of that.

He offers this suggestion for organizations wishing to support immigrant and refugees: provide training—from an immigrant and refugees's point of view—in marketing and in promoting ventures; training for small business operators, and training in Canadian standards and regulations.





Crossroads Housing Co-op

The co-op began in 1986. It was started by the Chilean refugees who wanted a housing co-op that would allow Latin Americans to live together, speak their common language (Spanish) and assist in cultural and language retention among their children. The Co-op is currently transitioning to multicultural membership under leadership of second generation co-op members, i.e., members who lived in the co-op as children.

Successes

- inclusion within Latin American community in Vancouver
- helps keep members' original language skills alive
- able to use professional expertise within their own community
- helps relieve potentially difficult settlement issues, such as finding a job or a local health care provider
- helps residents keep their expenses down because they can provide each other with child-minding services that also prevent stress for their children because it is culturally familiar.

Challenges

- becoming more active within the larger co-op community
- finding funds for member training & education.

The Co-op has 26, two- to four-bedroom units. They have some subsidized units which enable people to attend school fulltime, study for TOEFL and to be able to continue their careers. They have the lowest share price in Vancouver's Lower Mainland (\$510).

The co-op form was the closest to what resembled their life in Latin America. They know who lives next door, they don't have to worry about their children, they look out for each other, and they provide each other with companionship and community. Some have been involved in co-ops back home; many were professionals who helped to run co-ops – economists, architects, and lawyers. They developed the Co-op explicitly because they wanted to fill a need for affordable housing and for a sense of community.

What are benefits of being in a co-op? The Co-op helps people feel less alienated. Members create their own little network, and it allows them to speak their first language. Vanessa Batres, a Crossroads board member, says, "You build your own friendships and you can get help from other members. For example, if you don't know any doctor or you need a dentist, perhaps a neighbour can help you out by taking you to the medical centre where they offer free samples of medicine. Also with parents with small children, sometimes the other Co-op members will actually help with babysitting, so you don't have to put your small child that doesn't speak English in a daycare where they'll freak out. If someone has to go to the hospital at 3am, you can drop your kids off at the neighbour.

"They assist each other with translation, the immigration process and general support. For example, a neighbour can drop their children off at the neighbours' house to run errands. This is better than bringing your child to daycare, because the child doesn't speak English and it would be frightening, but also because daycare is expensive. Neighbours also assist with typical 'settlement issues' such as doctors appointments, how to access services, how to get a job, etc."

Cross Roads Housing Co-op
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Afghan Women's Sewing and Crafts Co-operative

Since 2003, a group of Afghan women in greater Vancouver have been using their sewing and craft skills to earn an income in Canada. They like what the co-op model has to offer and are in the process of incorporating their new enterprise. The co-op model was chosen consciously because it is based on equity, not power.



In Afghanistan, sewing has an important cultural significance for both men and women. The Distarkhan, similar to a tablecloth, is a symbol of hospitality in Afghanistan. The word itself is very important in Dari and Pashto, Afghan national languages. The saying “his or her Distarkhan is always open” loosely translated means a person has an open heart and is very generous.

The women have successfully completed sewing contracts and also exhibited their work at craft markets, and they are working hard to get their co-op up and running. While the group is working towards incorporating as a co-operative, the Immigrant Services Society of BC (ISS) is supporting them to become independent by securing funding for the group and coordinating activities including much needed childcare, leasing a space for the business and engaging the assistance of DEVCO (a group of co-op developers).

Recently the group decided that the Co-op would both market products which the women produced at home and secure larger scale sewing contracts that the co-op could complete as a group. The group has grown to 46 women.

The Co-op hopes to secure manufacturing space by September 2005 and incorporate by December 2005. In the meantime, they face real challenges. Almost all of them are receiving income assistance, so earning only a small amount here and there is not a benefit because the amount is deducted from what they receive. In addition, until the women can earn a living from their co-op work, childcare, translation, interpretation and transportation expenses are barriers to their participation. The majority of the women need English classes, but availability is limited, and few classes offer childcare. Without trained interpreters on hand, access to many services is limited including library, schools, healthcare, et cetera.

Fortunately, this is taken into account by the partners that are supporting the development of this Co-op. The women's efforts are backed by many networks and organizations in addition to ISS. To date, the Co-op has received major financial support from Vancity Credit Union and Status of Women Canada, as well as contributions from the Canadian Community Economic Development Network (CCEDNet), the Unitarian Church of Vancouver, Vibrant Burnaby (a coalition of agencies) and donations by the BC Muslim Women's Association and many individuals in the community.

Successes

- providing a source of income & encouraging women's economic empowerment
- ensuring equality in the community
- reducing isolation in the Afghan community
- building bridges between the Afghan community and wider community
- securing several partnerships
- developing knowledge about co-operatives and business
- testing new ways to address social and economic needs of immigrant women

Challenges

- meeting expenses for childcare and transportation
- accessing adequate English language classes
- accessing interpreters
- securing a lease with appropriate zoning
- dealing with the unique experiences of refugees
- the effects of income assistance policies

Afghan Women's Sewing and Crafts Co-operative
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Coordinator: Gulalai Habib
e-mail: gulalai@issbc.org



Successes

- provided pre-and post-natal support to over 1000 families from 15 different immigrant communities each year
- between 2002 and 2004, provided intensive home visitation to 75 families of five immigrant communities
- gave bi-cultural parenting and early childhood development support to 313 refugee families within eight communities
- achieved higher rates of breastfeeding, including 64% among East Indian women and 70% among Chinese women
- enables access to health services and social supports to immigrants & refugees within the context of their language and cultures.

Challenges

- to be recognized and paid for the full scope of work that MCHB provides
- that the co-op structure and the MCHB approach are recognized as a legitimate way of providing and being contracted for services.

Multicultural Health Brokers Co-operative
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Multicultural Health Brokers Co-operative

Over twenty-five years ago, Sarah gave birth to a baby boy. Immediately, he was 'whisked away.' She did not see him for three days and feared he had died. Because no one at the hospital spoke Spanish, no one had explained to Sarah that her baby was being well cared for and was receiving special medical attention.

Today, Sarah is a member of the Multicultural Health Brokers Co-op, which she helped found. The impetus for the MCHB Co-op is rooted in the desire to make health services and resources more accessible and responsive to a culturally diverse community.

In a research project initiated by the Edmonton Board of Health (now Capital Health), participants were asked what they wanted from the public health service. The process allowed them to realise that, while there is a diversity of cultures in Edmonton, there were needs common to all and the system needed to meet those common needs. A program to train immigrant women as child-birth educators was initiated. The concept of childbirth educator was easy for the system to define, but it hadn't considered the concept of cultural brokering.

The exercise was fertile ground for developing the concept and allowed the collective identity of the group to emerge. When the training was done, the group found flexible funding from Health Canada to demonstrate the value of multicultural health brokering. This was important because it focused on the determinants of health as broad goals and didn't dictate practice. During the three years of the demonstration project, it gave the group strong evidence to support the value of health brokering, including:

- 1343 families were served by home visits and interpretation services.
- Prenatal classes were delivered in five languages.
- Immunization rates increased.
- Health care providers learned the value of cultural brokering.

In 1999, the group formed a co-operative as an organizing structure for their work. In 2005, it has 30 workers speaking 23 different languages and working in 15 different immigrant and refugee communities in Edmonton.

The MCHB Co-op facilitates social integration of immigrants and ensures health services are delivered in a supportive environment. Yet, despite its outstanding record, the co-op continues to struggle to gain recognition as a legitimate resource in supporting immigrant families and communities. The mainstream systems have not yet fully accepted that immigrants require services and supports that are unique to each of the culturally diverse communities in Edmonton.



Implementing the Co-op Model

In most immigrant and refugee co-operatives across the country, the co-op model is chosen over other organizational structures and governance models because the members are familiar with it and feel it is the appropriate way to address an identified need within the community. Many see the co-operative model as a reflection of their ideals of mutual self help and as a means to create a particular kind of society based on positive, co-operative and supportive values.

Businesses Using the Co-op Model

Certain types of businesses are well suited to delivery with a co-op model. In the study carried out by the Multicultural Health Brokers Co-operative, researchers sampled co-operatives across Canada. The following are examples of the kinds of businesses well suited for delivery through the co-op model:

Infrastructure - co-op housing such as seniors' housing

Capitalizing on existing expertise - industrial or home cleaning co-operatives; car co-operatives; child care services; immigrant and refugee settlement co-operatives

Brokers - education broker co-operatives

Niche markets - community radio networks; financial services co-operatives; community kitchen co-operatives

Business incubators - co-operative farmers markets

Community driven education - nursery school

Collaborative purchasing associations - restaurant supply.

Keys to Successful Implementation

Co-operative members and developers point to the importance of co-operatives in developing community and individual capacity, personal and community empowerment, pride and sustainable social and economic development. Co-op members, developers and local experts are in agreement that the key to the development of a successful and sustainable co-operative is extended community development activity prior to the formal development of the organization. Time must be spent on strengthening and developing the capacities of the group in



Co-op members, developers and local experts are in agreement that the key to the development of a successful and sustainable co-operative is extended community development activity prior to the formal development of the organization.

Challenges to Co-operative Development

- lack of awareness of the co-op model
- differing cultural definitions of "co-operative"
- need for community and organizational development support
- cultural diversity and cross-cultural sensitivity and tolerance
- isolation and network building
- training and education
- lack of accessible funds for business development
- barriers to participation

the areas of:

- the human capacity of its members
- its organizational structure
- its members' sense of shared identity and social trust.

Experts suggest that a full-time community development worker should be assigned to work with groups to ensure that education and training is comprehensive, covering all aspects of organizational development including co-operative values and principles and financial accountability. Developers and members note that the biggest need is for ongoing education to develop the capacities of founding members and to ensure that new members fully understand the co-operative model.

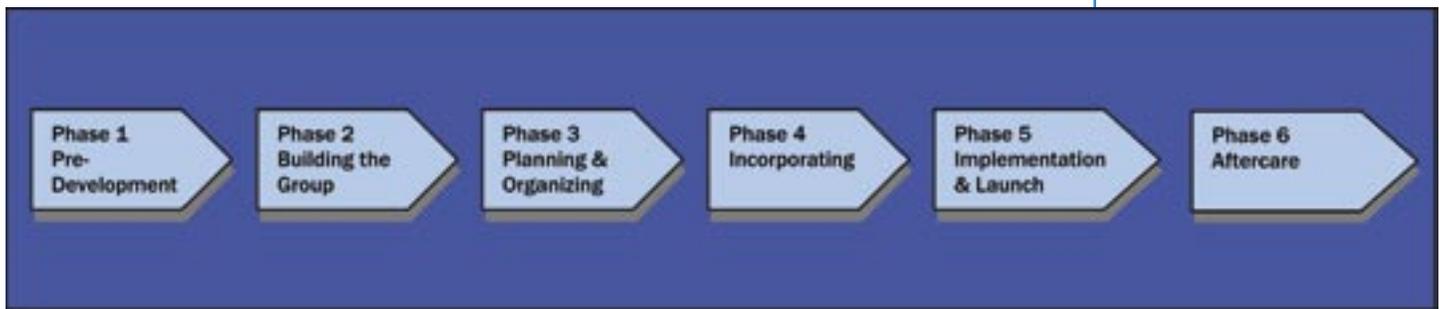
Other important factors in the success of co-ops in the immigrant and refugee community, according to co-op developers and members, are the following:

- using the **democratic governance model** for the development of human and social capital and personal empowerment
- **social cohesion** - fostering the development of interpersonal and organizational skills within the Canadian context
- **networks of support** - multi-sectoral support provides a variety of resources including training and financial support
- **valuing diversity** - housing co-operatives in particular are well positioned to promote multiculturalism in order to build community
- **employment and earned income** - ensure that the co-op provides an economic opportunity to the members/workers
- **professional development** - provide opportunities for immigrants and refugees to creatively use their professional skills to the direct benefit of their communities
- **small business training** - directly benefits members who can transfer these skills to the larger society

Steps to Implementation

Co-op developers and potential members have particular challenges in the implementation of the co-op model in immigrant and refugee communities. Some of those challenges are listed in the box in the sidebar on this page. It's helpful to have a model to follow in order to overcome these challenges. Here are two models that may be useful.

Figure 3: The CDI/Devco Co-operative Development Model



Prairie Hub CDI/Devco

This model is used in the co-operative developer training offered by the Prairie Hub of the Co-operative Development Initiative and prepared by DEVCO (co-op developers based in Vancouver). This model outlines the following steps:

- Phase 1: Pre-Development** — do a readiness assessment and a preliminary scan of the business idea
- Phase 2: Building the Group, establishing the co-op form** — establish a steering committee, do a visioning session, develop principles and policies, recruit potential members
- Phase 3: Planning and organizing the business** — define the business and the co-op structure, do a market analysis and a marketing plan, determine revenue potential and do an operations and financial plan
- Phase 4: Incorporation** — develop governance and management bylaws, policies and incorporation documents
- Phase 5: Implementation and Launch** — critical path handout, prepare for launch
- Phase 6: Aftercare, follow-up and mentorship** — contractual arrangements, skills/systems/policy development, monitoring and reporting, identifying available resources.

Model from Immigrant & Refugee Leaders' Perspectives

This model was originally created for a workshop on immigrant-led co-ops at the national CED conference in May, 2005 by colleagues from Canadian CED Network, Afghan Women's Sewing & Craft Co-op and the Multicultural Health Brokers Co-op. It was further elaborated on by a group of immigrant community and co-op leaders and co-ops at a community gathering in conjunction with a forum held in Edmonton in July 2005. It reflects the full continuum of community organizing and co-op development within the immigrant and refugee community context. It identifies challenges, most needed support and resources, successes and guiding values that groups should be aware of in the development of co-ops.

Food & Shelter — care must be taken to ensure that basic needs are met prior to undertaking formal co-op development. Supports such as childcare and transportation may be needed for participants.

Community Organizing — guided by values such as love, trust, responsibility, faith that change is possible, solidarity. Challenges to this phase of the project include:

- being able to handle, deal with, or manage conflict and differences and not turn differences into “personal failures”
- maintaining ethical focus/principles operation

Supports and resources needed include:

- support for immigrant and refugee leadership within communities
- time and space within the work to think, reflect and act
- animation support within communities

Core Group — this involves the development of leadership for the project. Challenges include:

- meeting the requirements of the funder, particularly if this differs from what the group wants to do
- not enough resources (money, space)
- busy with daily survival
- knowing the range of governance options
- formal organizations don't necessarily know what the real community issues are
- knowing where to find support services/funding

Co-op Development — during this phase, participants choose the group structure, make the transition from volunteer to paid staff and access start-up capital. The most needed supports and resources include:

- funding
- technical support
- capacity building
- people
- natural resources

Launch — an opportunity to celebrate the small and big successes! Most needed support comes from networks that guide the development "along the way."

Aftercare & Monitoring — things to watch out for once the co-op is up and running include:

- burnout of main organizers
- succession planning for replacement of volunteers/staff
- ensuring ongoing funding
- building relationships between groups, agencies, ethnic leaders and government
- ongoing training and mentoring.

Opportunity for Reflection:

For everyone to consider:

1. What is it about collective action or a co-operative that catches your interest and imagination?
2. Within your community, program or area of work, what opportunities do you see for collective action or co-operative development?

For immigrant and refugee community leaders already involved or interested in exploring the co-op model:

1. What is your experience with collective action and co-operative development within your country of origin? In Canada?
2. What does co-operation and equity mean in your ethno-cultural community?
3. What issues in your community could be addressed through collective action or co-operatives?
4. Are there others in your community who want to work on these issues and would be interested in collective action or a co-operative?
5. What resources and support do you require in order to develop co-operatives in your community?

For Co-op Developers, CED Practitioners and Immigrant Settlement Organizations:

1. What kinds of programs and services do you provide to facilitate the development of immigrant and refugee-led co-operatives?
2. What is the current “uptake” of your programs and services?
3. What are the barriers to uptake of your programs and services?
4. What opportunities exist within your own sector to build capacity of immigrant and refugee co-operative developers?

For Policy Makers, Funders, Researchers and Foundations:

1. What kinds of programs and services do you provide or fund to facilitate the development of immigrant and refugee-led co-operatives?
2. What is the current “uptake” of your programs and services?
3. What are the barriers to uptake of your programs and services?
4. What could be done to make the co-op option more visible to immigrant and refugee communities as an alternative?
5. What can be done from a policy, funding, research and foundation perspective to develop and support immigrant and refugee-led co-operatives?



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Multicultural Health Brokers Co-op



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Secrétariat aux co-opératives



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