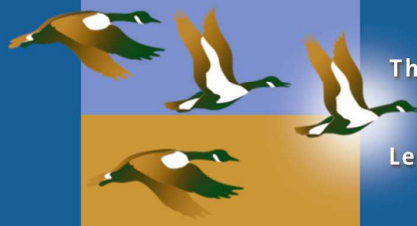




**STORYTELLING NEWCOMERS'
EXPERIENCE WITH CED
IN CANADA**

June 2006



The Canadian **CE**D Network

Le Réseau canadien de **DÉ**C

Strengthening Canada's Communities

Des communautés plus fortes au Canada

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INTRODUCTION

Many communities in Canada are using community economic development (CED) to successfully combat socioeconomic decline and build strong community-based organisations that contribute to citizen participation and the cultural diversity of their communities. CED refers to holistic, community-led approaches to building stronger communities. It is focused on the goals of social inclusion, poverty elimination and facilitating full participation in society - particularly for those facing the greatest barriers to achieving these goals. CED specifically merges social and economic objectives and builds the capacity of individuals and communities to create their own solutions to their own challenges. Canada accepts thousands of immigrant and refugees each year, but is not able to realize the dream of a multicultural society. Instead, barriers to social and economic participation, such as underemployment and social isolation, are now understood to be a widespread experience for many newcomers to Canada. As such, grassroots organizations turn to alternative development models.

The relationship between immigrants and refugees and their new communities can be strengthened by transforming existing and nurturing emerging civil society organisations — both settlement and CED organisations — so that communities are better able to adapt to changing social and economic conditions. These stories are the first published reflections on CED and co-op models being used specifically to foster the social and economic inclusion of newcomers into Canada.

CONTENTS

IMMIGRANT SETTLEMENT AGENCIES

Incubating co-operatives & social enterprises

<i>Afghan Women's Sewing and Crafts Co-operative</i>	Page 6
<i>EthniCity Catering</i>	Page 8

PRE-DEVELOPMENT ACTIVITIES

<i>The Multicultural Economic, Training and Resources In Ontario</i>	Page 12
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SOCIAL CO-OPERATIVES

<i>The Multicultural Health Brokers Co-operative</i>	Page 16
<i>ALIVEducation! Co-operative</i>	Page 18

CO-OPERATIVES THAT PROVIDE 'SETTLEMENT SERVICES'

<i>Earth Share Agricultural Co-op</i>	Page 22
<i>CrossRoads Housing Co-operative</i>	Page 24

FARMERS' MARKETS

<i>Charlottetown Farmers' Market</i>	Page 27
<i>Central Park International Market</i>	Page 28

CULTURAL ECONOMY & RETENTION

<i>Inter-Cultural Association of Greater Victoria & FolkFest</i>	Page 31
<i>Ukrainian Co-operative Nursery School</i>	Page 32
<i>Islamic Investment in Australia</i>	Page 33

**IMMIGRANT SETTLEMENT AGENCIES
SUPPORTING CO-OPERATIVES &
SOCIAL ENTERPRISE DEVELOPMENT**



There are over 45 members of the co-op – all of whom are women and recently arrived in Canada.



MALALAY: AFGHAN WOMEN'S SEWING & CRAFTS CO-OPERATIVE

The Malalay: Afghan Women's Sewing and Crafts Co-operative is being incubated by the Immigrant Services Society (ISS) of BC. There are over 45 members of the co-op - all of whom are women and recently arrived in Canada. The development process is a good example of how to do CED in a culturally relevant way that is appropriate to the conditions of the community. Being from a war affected community, many of the women have lived most of their lives in refugee camps without an opportunity to attend school. Some cannot read or write in any language and many are war widows with large families. The co-operative development process that is used by ISS meets the women where they are at. Meetings are conducted in Dari. Images are used to help create meaning for concepts such as board of directors and marketing versus worker co-operative. In addition, the development process includes funding for childcare, transportation, interpretation and training. While ISS is the main host of the initiative, there are at least six organizations working in partnership to support this initiative.



The project has already created several valuable lessons for the organization which can be summarised as follows:

1. A settlement agency needs to partner with a CED organization.
2. A settlement agency must be willing to take risks. The bottom-up approach is very difficult to experience the first time! As a manager, the process is constantly shifting and adapting to the participant's needs and situation. You have to trust in your partners that the outcome will be met.
3. It is difficult for settlement staff and volunteer board members to understand how a charity can support the development of an autonomous business.
4. CED is solution oriented, rather than needs focused, allowing it to build economic opportunities at the same time as building self esteem and community.
5. Funding for CED is small and unstable and reporting requirements are big. This project receives funding from four different sources. The funding doesn't cover administrative costs, nor the amount of time spent on the project. For ISS to enter into additional CED initiatives the funding would need to be for a longer term (3-5 years) and sufficient to cover the staff time required.
6. ISS would like to explore CED methodologies to support refugees with farming backgrounds so they can farm in BC.

The group is on its way to managing and governing the co-op; the development process for this co-op requires 2-3 years of stable institutional support. Some of the member's hopes and dreams have already been realised through the development process.

'Everytime we go out in the community, Afghan women approach us and ask to join our co-op.'

'The co-op gives us our self-esteem. That is good for the Afghan community and Canadian society. With that [self-esteem] we can go ahead dramatically in the future.'

'Even my health is getting better since joining the co-op.'

'I came here four years ago. I was so sad, because I didn't know anyone. I had no connections and the co-op introduced me to Afghan women here. Now I am so happy for the future because I have hope that I will have something to do.'



Area served: Calgary, Alberta
Number of members: 40 each year
Purpose: to provide opportunities to 'ladder' newcomers into other opportunities
Year started: 1997
Website: <http://www.cmcn.ab.ca/community/catering/catering.htm>

ETHNICITY CATERING

EthniCity Catering is a non-profit catering enterprise that sells authentic multi-ethnic catering and provides employment experience and training for immigrant and refugee women.

The enterprise was spun-off from a popular program at the Calgary Mennonite Centre for Newcomers (CMCN) — Collective Kitchens. The Collective Kitchens program brings together immigrant women to learn about nutrition, food safety, food preparation, shopping and budgeting in first-language peer groups. It creates a safe space for them to share experiences, develop their potential and build confidence in dealing with the challenges of settling and adapting to life in Canada. CMCN draws upon their reputation and networks to build partnerships which are necessary to the start-up and continued success of this initiative.

For many participants, EthniCity provides a first job in Canada, and crucial experience that enables them to find other employment. Workers may be employed for anywhere from weeks to months. Qualifications for working in the enterprise are deliberately set as the exact opposite of what new immigrants experience as traditional barriers to employment: no Canadian work experience, low level of English communication skills and good authentic ethnic cooking skills.

Since 1997, the business has experienced many successes. During their first year in operation, sales of the business were \$8,000. In 2004, sales were \$88,000. As a social enterprise, they have managed to leverage \$1 for every \$1 in sales earned to support their social objectives. Almost half of their revenue comes from the United Way of Calgary.

Participants keep in contact to report good news, such as when they have a job. The organizers have collected data which demonstrates the long-term success of EthniCity Catering's social objectives. In 2005, Marichu Antonio reported that:

- **About 40 immigrants and refugees work in the enterprise each year.**
- **3,550 hours of paid work for newcomers is generated through sales at the enterprise.**
- **100% of participants continue with employment or education**
- **70% of participants secure part or full-time jobs as a result of their experience.**
- **30% of participants take English language instruction or other studies.**

The enterprise has been exploring options to expand, including establishing a retail location and becoming a worker's co-operative. Throughout this process, the coordinators have identified the following issues as needing to be addressed in order to expand services:

1. Access to capital and/or financing;
2. Management and business capacity of staff to cope with increased market demand;
3. A feasibility study, which would be done in tandem with staff to build skills, to investigate the set-up of a legal business (as opposed to a program of CMNC);
4. Address some of the board's concerns regarding risk issues; and
5. Increased funding for leasehold and capital expenditures.

PRE-DEVELOPMENT CONTEXT



In July 2005, immigrant community and co-op leaders elaborated a model for co-op development for their communities. The model is discussed in *Creating Opportunities-Optimizing Possibilities: Immigrant and Refugee Co-ops in Canada*, "It reflects the full continuum of community organizing and co-op development within immigrant and refugee context."

Of particular note, care must be taken to ensure that basic needs are met prior to undertaking formal co-op development. Community organizing is guided by values such as love, trust, responsibility, faith that change is possible and solidarity. Aftercare and monitoring is also identified as a key component to successful co-op development.

When supporting the pre-development work (food and shelter, community organizing and core group development) in many communities, including immigrant and refugee communities, the sector and funders need to be aware that the process will result in collective action and may or may not result in formal co-operatives.

Area Served: Somali community in Metro Toronto
Number of persons involved: Up to 100
Purpose: To provide opportunities for the Somali community to examine alternatives to employment for economic opportunities, in particular the co-op model.
Year started: 2005



THE MULTICULTURAL ECONOMIC, TRAINING & RESOURCES IN ONTARIO (*METRO*)

The Multicultural Economic, Training and Resources in Ontario (METRO) project is a small grassroots initiative of the Somali community. It is a community learning network. From summer 2005 to 2006, the project explored how a co-op can help the life of the ordinary Somali in Toronto. For the last 15-20 years in Ontario, the majority of the Somali community have been in the cycle of poverty.

"It is our experience, that despite getting Canadian education and training or accreditation in our field, that our community continues to live in the cycle of poverty," says Mohamed Maie, community trainer for METRO.

The purpose of this project is three-fold. The first is to provide an opportunity for the Somali community to understand the conditions of poverty and the options to work collectively to escape the cycle of poverty. The second purpose is to build the capacity to discuss what a co-op is, with the main purpose of the project focussing on building bridges with allies from the mainstream CED and Co-op movements.

"Most of the families in the Somali community earn less than \$20 000 per year. For those who receive income assistance, the situation is very difficult with only \$6000/year. The difference between a person whose income is \$6000/year and someone who earns \$25 000/year is too complex for either group to truly understand. For a newcomer earning \$6000 per year, it is particularly difficult to understand the ordinary lives of Canadians.

Most of the settlement agencies are doing a lot to improve English and job search related things like resume writing, but the people are still poor, says Mohamed Maie.

“A cab driver cannot earn more than \$30 000/year—this is often with five children and just one person working in the household. That is a very hardship life. So, we needed to say first: yes, we are poor. First we need to understand that. And let’s tell the people who are near to us. The people that are talking about social inclusion, and the people who are talking about community development, we can talk with them. We cannot talk with the corporation and they don’t have the capacity to understand that there are communities where all the people live on \$10 000 per year in Canada. I cannot explain to the Harvard School professor about poverty. But I can explain to you. We took a little bit of effort to explain this to social justice people. And also a little bit of effort to talk with our community and let them know that first, to accept that we are living in poverty, and second to say yes, there is a solution. I know exactly what I am talking about. And people are thinking, ok maybe we learn English we can overcome poverty. But no, it’s not true. That is why I think if we can find some friends that can understand the issue, then we can do something.”

Interview with Mohamed Maie, community trainer with METRO, March 31st 2006

The first six months identified one or two priorities that the community wants to focus on to develop a co-op. First, the community came up with a common vision and then a core group formed to work on pressing issues.

The project engaged the help of an experienced co-op developer to train and mentor the small groups that had formed in order to pursue co-operatives.

A group of women micro-entrepreneurs identified a way that they could work together through the co-op model. The entrepreneurs let space from the same landlord, but they learned that when they pay rent, they actually are paying a middle-man. This person was charging them an addition of \$75/month that the landlord didn’t know about! As a result of talking with each other and organizing themselves they learned of this. They have since approached the landlord and are paying the landlord directly. They are now investigating forming a co-op to lease directly from the landlord, which will create additional savings and incubate and nurture more micro-entrepreneurs.

In order to build alliances and networks they need 100% coverage of costs related to attending forums, learning events and networking opportunities. Subsidies are sometimes available, but even a cost of \$100 is a barrier to this community.

SOCIAL CO-OPERATIVES



The following nine paragraphs are excerpted from the paper *Social Co-ops and Social Care: An Emerging Role for Civil Society* by John Restakis. What follows is a brief discussion as to why the definition of social co-operatives, as well as their potential application, is relevant for understanding immigrant and refugee co-operative development in Canada.

The last twenty years has witnessed a profound change in the relationship between citizens and their governments. In the Western democracies, the gradual transformation of social care into a commercial commodity has fundamentally altered the role of government as the primary provider of social care and public welfare. This change in the relations between the state and the citizenry has been marked by starkly different perspectives, deep conflict, and the radical realignment of social and state institutions.

In Canada, this debate has centered on the retreat of government from public programs, largely as a response to the deficits of the '80s and '90s, and the view that the private sector can do better. But changes in social policy and the delivery of social care have also been fuelled by deep discontent with traditional state delivery systems by many sections of the public.

In Italy, there has emerged a model of social co-operatives that engages civil society as a vital force for the reform of social care. Here, social co-operatives are inventing models of care that are advancing the values of civil society as a clear alternative to both state and market systems.

Today, the economic turnover of the social co-operatives accounts for 13% of the Italian state's expenditure for social services. In the city of Bologna, over 85% of that city's social services are provided through social co-ops.

As described in Law 381, social co-ops have as their purpose "to pursue the general community interest in promoting human concerns and the integration of citizens". In this sense, social co-operatives are recognized as having goals that promote benefits to the community, rather than maximizing benefits solely to co-op members. Moreover, Italian legislation acknowledges the affinity between public bodies and social co-ops in the promotion of public welfare, and emphasizes the possibility of collaboration between them.

For this reason, many social co-ops receive public funding in the form of operating subsidies that offset labour costs and also enjoy greater flexibility than other forms of enterprise in the application of labour legislation.

There are two types of social co-ops:

- Type A, which provide the delivery of social, health, educational, and recreational services, and;
- Type B, which provide for the gainful employment of the disadvantaged through training in the agricultural, industrial, business, or service sectors.

Type B social co-ops must have at least 30% of their employees drawn from marginalized and disadvantaged groups which include the handicapped, the elderly, youth, people with intellectual handicaps, and such excluded groups as ex prisoners, minors at risk, and drug addicts.

All these groups are clearly recognized in legislation. Italian legislation also allows Type B social co-ops to be exempted from paying mandatory payroll costs. The state picks up this cost as an incentive to promote the hiring of people with employment barriers.

The experience of social co-operatives in Italy has led to a radical rethinking of how the public interest might best be served by entities other than the state.

Nevertheless, social co-ops in Italy are not seen as a replacement of public services. Rather, they are viewed as a means by which civil society can complement the provision of services to citizens while maintaining the essential role of the state as both funder and guarantor of social care.

In Canada, there is no legislation that recognizes social co-operatives. In addition, Canada does not have programs to financially support social co-operatives or encourage collaboration between the state and social co-ops. However, as in the Italian case, social co-ops are emerging from civil society in response to inadequacies of welfare. Legislation that recognized social co-operatives was created in Italy in 1991, about one decade after the emergence of social co-ops.

The description of a social co-op in Italian law “to pursue the general community interest in promoting human concerns and the integration of citizens” is a common purpose of co-ops that emerge from immigrant and refugee communities. The Multicultural Health Brokers Co-op (incorporated as a worker co-op in Alberta) clearly articulates that their purpose is to serve immigrant and refugee communities in Edmonton. Many of the co-operatives which are emerging in immigrant and refugee communities have a similar goal including the Malalay: Afghan Women’s Sewing and Crafts Co-op; the African Diaspora Community Co-operative and ALIVEducation! Co-op.



The Multicultural Health Brokers Co-operative has over 30 immigrant and refugee workers who work in 23 different languages.

THE MULTICULTURAL HEALTH BROKERS CO-OPERATIVE

The Multicultural Health Brokers Co-operative is unique in that it has created a new health practice in Canada called cultural health brokering. Brokering is different than interpretation in which the interpreter is ethically bound to translate only what was said. Brokering decidedly does assist both parties (health care provider and recipient) to understand each other. The purpose of cultural health brokering is to create equity in access to health care. In addition to creating understanding between health care providers and recipients, the Multicultural Health Brokers Co-operative (MCHBC) embeds community animation and development into its work. The MCHBC has established diabetes prevention campaigns, collective kitchens, youth groups and much more. The MCHBC has increased the number of families accessing pre- and post-natal services, child immunizations, breastfeeding rates and early childhood development and parenting classes.

The Multicultural Health Brokers Co-operative has over 30 workers who work in 23 different languages. It is worth noting that the practice requires peer learning and reflection; each worker exercises significant autonomy in order to be responsive to unique community needs and communities are empowered to create their own responses. Decision-making between a myriad of approaches is enhanced by peer learning and reflection, for this to happen the work environment is non-hierarchical. The co-op structure and cultural health brokering go hand in hand. This example of CED in immigrant and refugee communities raises several interesting policy and research questions around the potential of co-operatives to deliver social services that are innovative and responsive to diversity.

ALIVEducation! Co-op understands that family involvement is a key to success in Canadian school systems.



ALIVEducation! CO - OPERATIVE

ALIVEducation! is a newly forming co-operative that will provide educational services to foreign-born Canadian teachers, students and families.

Services will be:

- **Building resources, networks and skills to enable new Canadian parents to participate in the Ontario school system.**
- **Educational and learning opportunities to supplement the Ontario school system for new Canadian students.**
- **Work experience opportunities for new Canadian teachers who are foreign trained and also certified in Ontario.**

The idea to form the ALIVEducation! Co-op came in 2001, by a small group of foreign trained professionals who had come to Canada through the skilled worker category.

The founding members have worked as educators inside and outside the classroom for many years. In 2001, they began experimenting with learning centers and educational services directed toward new Canadian families, and had success with linking students and their parents to Ontario's public school system. At the same time, founders recognized a need for Ontario certified foreign-trained teachers to gain experience in the Ontario educational system. ALIVEducation! Co-op understands that family involvement is a key to success in Canadian school systems. They also understand that many foreign-born Canadian parents lack familiarity with the Ontario school system and some parents need support to develop skills to help their children succeed in school.

The co-op intends to generate revenue both through sales and grants from either public or private sources. Grants are required in order to deliver services to a community that isn't able to pay, yet needs innovative services.

The co-op has two education centres established and much of the curriculum developed. More than 40 young people are enrolled in the after-school program.

Founder's Story - *Monjur Chowdhury*

We organized ourselves as a non-profit and sought to sell our services to government. We had never heard of co-operatives. Although we were highly skilled, we didn't know anything about business, and we didn't know anyone who knew anything about business. Still, we managed to write our objects and bylaws and incorporate a non-profit! We were busy putting bread on our table. There were seven of us. Not one of us knew anyone who was born in Canada. It took seven months for us to incorporate!

We applied for Ottawa community funding — not realizing that we had to be a charity. We didn't get a reply. We tried to find a partner organization that could apply, but didn't have any success. After months of working together, we had to stop and focus on getting jobs.

I went to Moscow in 1981 and did my BA, Masters, and PhD in electrical engineering. My PhD specialized in renewal energy. I applied to immigrate to Canada in the morning and when I returned in the afternoon they told me my application was accepted. I arrived in 1998 in Montreal. No-one knew me, and the community organizations could not help me get a job. I did almost everything I could to get a job.

I went to organizations that are funded by the Federal government which provided employment assistance to new Canadians. Unfortunately it was not effective; in the end I took a one-year program to become a certified teacher in Ontario. I then began working with other teachers to develop innovative programs to respond to needs of new Canadians. I lived in a housing co-op at the time, and my neighbour told me that what we were doing could be considered a co-op. She put me in contact with Ontario Co-op Association and from there I met dozens of people involved in co-operatives.

Finally, we applied for technical support from the Ontario Co-op Association. They were happy to help and approved us for a \$3000 grant. We hired a co-op developer, who helped us to do a feasibility study and business plan.

"We were highly qualified including electrical engineer, biologist, architect and political scientist. We simply thought, if we are committed and can organize ourselves, we can create our own jobs." (Monjur)

CO-OPERATIVES THAT PROVIDE 'SETTLEMENT SERVICES'



Leaders in immigrant and refugee communities find their leadership skills needed full-time! Many co-op leaders find themselves responding to urgent and frequent community situations. Co-op organizations build two types of social capital-bridging and bonding; this is utilized to assist newcomers with typical settlement scenarios such as referrals to doctors, explanation of systems such as applying to College and how the public school system works and where to get a job.

Area Served: Winnipeg, MB
Type of Co-op: Consumer co-op
Number of members: Over 250
Purpose: Through a community-shared agriculture model, provide immigrants from Africa and South America experience and employment in agriculture and consumer access to local produce
Year started: 1989 – incorporated in 1994 as a consumer co-op



EARTHSHARE AGRICULTURAL CO-OPERATIVE

Earthshare Agricultural Co-op is the longest-running and largest community-supported, agricultural co-operative in Manitoba. Started in 1989 by the Manitoba Interfaith Immigration Council, the Co-op has grown from a few Central American refugees growing vegetables for their families to an organization that grows and delivers organic vegetables to over 250 members across Winnipeg. Members buy a \$10 share, pay between \$200-\$370, contribute at least one day of labour each season and in return receive a minimum of 12 weekly deliveries of delicious fresh vegetables throughout the growing season (late June to September).

The co-operative was originally incorporated as a worker co-operative with the intent of creating quality work for newcomers to Canada. In reality, the co-op functioned more like a consumer co-op and recently changed its rules to reflect that.

In July 2004 there were six workers, five of whom had refugee status. Refugees are permanent residents of Canada and can become Canadian citizens after three years. Workers are currently paid approximately \$10 per hour.

In 2006, Earthshare started offering industry-specific English as a second language training during both the growing and off season. The curriculum includes English, horticulture, agriculture, financial management, cooking and nutrition.

In 2005, the co-op received a one time grant from the province of Manitoba's Sustainable Development Innovations Fund to cover some of the overhead costs. Between 2005 and 2006, Earthshare received a grant called "English at Work" three times. The co-op had to apply for this grant each time. The grant allowed for a training program and a part-time English teacher during the growing season. In the fall of 2005, the co-op received a 3-year grant from an American foundation that supports sustainable agriculture. This will provide much needed stability to allow the co-op to focus on meeting its dual objective of supporting consumers and workers.

Earthshare has successfully integrated social, economic and environmental goals under a business model. That said, the Co-op faces challenges in its ability to better serve both the workers and the consumers. It needs to expand to meet the great demand from immigrant and refugee communities for meaningful opportunities to participate in the economic and social life in Winnipeg.

The three main challenges can be summarized as follows:

1. The ability of the co-op to respond to the demand and to the education needs, in particular literacy issues, of its workers.
2. The inherent conflict between providing low-cost local produce to its consumers and decent wages and working conditions to its workers.
3. The industry challenges of small scale agriculture, such as access to capital and competition, against larger international producers.

There are efforts to create higher quality employment for the workers. The manager is exploring the possibility to create a multi-stakeholders co-op, and is working with the board to show successful models that exist elsewhere.



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.

CROSSROADS HOUSING CO-OPERATIVE

Crossroads Housing Co-op began in 1986. It was started by 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.)

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.

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 (lawyers, economists, and architects) who helped manage co-ops. They developed the Co-op explicitly because they wanted to fulfill a need for affordable housing and for a sense of community.

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.”



FARMERS' MARKET



Farmers' Markets are a great opportunity for new immigrants and refugees to get out, make some money and meet new people! One of the major issues newcomers experience is forms, forms, forms! If they don't speak English or French well, they often get jobs where they don't need it—but also can't learn it! Selling at a Farmers' Market is a great place to practice language skills. Also, people who immigrate aren't able to bring their networks with them and farmers' markets are great places to build networks. Farmers markets usually have little bureaucracy and forms to wade through, overhead is low, and visibility is high. The International Women's Catering Co-op in Victoria, BC sells almost exclusively at farmers' markets. One of the best things they get out of this is a sense of pride and community. Inevitably, when the market first opens after a long winter, there is a long line-up at the catering co-op with many customers saying, "I've been waiting all winter for your food!"

The market provides opportunities for vendors to market food and crafts.



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 immigrant and refugee socioeconomic 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. Unlike jobs that isolate people, such as janitorial, factory and chambermaid work, newcomers can practice English at the market because it is a highly social place. 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.

"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."

In addition to the open door market, there are plans to include a restaurant/outdoor café where immigrants and refugees can receive training in the food industry while providing services to the public.



CENTRAL PARK INTERNATIONAL MARKET

Central Park International Market will have its first season in summer 2006 in Winnipeg! Central Park is a unique neighbourhood in Winnipeg's downtown area. With a great number of housing developments and a high amount of immigrants and refugees from African countries, the neighbourhood has great potential for addressing the social and economic needs of its community. The immigrant and refugee community accounts for 50% of the population. These immigrants and refugees tend to stay longer in the Central Park neighbourhood with lower transience than in other inner city neighbourhoods.

The Central Park Tenants Association, in partnership with Knox CED Society, recognized the unique needs and opportunities in Central Park for enhancing the quality of life for immigrants and refugees and are currently coordinating plans for an outdoor African market in the Park. Partners for the international market include Sister MacNamara Boys & Girls Club, Earthshare Agricultural Co-op, Knox CED Society, International Center, Welcome Place, and others.

The outdoor market will run for ten weeks beginning July 1st, 2006 and ending September 3rd, 2006. In order to encourage equal participation, vendors and families that are financially able will pay \$100 for a table for duration of the market. Those facing financial barriers will have the option of paying \$20 for ten weeks.

The objectives for developing the Central Park market are:

- a) Increasing neighbourhood safety by drawing more people and youth to the park: this will combat the negative image of Central park as a violent neighbourhood.***
- b) Increased opportunities for family activities by encouraging members to work together with others in the community.***
- c) Increased economic independence for each family through supplemental incomes gained from the sale of traditional crafts, clothes, jewellery and art.***
- d) Celebrate cultural diversity by encouraging the participation of diverse communities.***
- e) Empowerment of community members by providing opportunities for newcomers to be visible and interact with others.***
- f) Combat inequity by selling vendor's tables on a sliding scale (based on income).***
- g) Create an atmosphere that provides culturally appropriate services for immigrants and refugees.***

In addition to the open door market, there are plans to include a restaurant/outdoor café where immigrants and refugees can receive training in the food industry while providing services to the public. The additional revenues generated from this would be used to support immigrants and refugees, as well as participating organizations.

The organizers require more resources to pay for a staff person to coordinate the market and complete negotiations with the city for food handling and safety for the restaurant and outdoor café.

CULTURAL ECONOMY & RETENTION



In CCEDNet's report, *The Role of the Social Economy in Strengthening New Media*, the role of cultural organisations in the development of cultural products and media is highlighted in long-term development.

Mike Lewis of the Centre for Community Enterprise suggests that social economy enterprises carry out an essential social task in developing cultural and recreation activities and services. The linkage between cultural development and the social economy as a means of production for cultural products and activities has been most explicitly addressed by le Chantier de l'économie sociale in Quebec. In 2002, the Chantier proposed a new initiative with the Government of Quebec to strengthen social economy enterprises in the culture and new media sector, with an objective of enhancing the democratization of culture and media. Part of the support from federal and provincial governments to le Chantier includes a position responsible for cultivating the social economy amongst cultural organisations.

A 2003 research report of the Caledon Institute on CED and Innovation also provided evidence for the potential of the CED and social economy sector to act as a key source of incubation, clustering and innovation in emerging sectors of the economy, including technology and culture.



The Inter-Cultural Association of Greater Victoria (ICA) was founded in 1971 to mount the inaugural FolkFest.

ICA FOLKFEST VICTORIA, BC

The ICA FolkFest is Victoria's premiere and longest running multicultural arts festival. With an annual attendance of over 150,000, the festival is the single largest outdoor event on Vancouver Island. The Inter-Cultural Association of Greater Victoria (ICA) was founded in 1971 to mount the inaugural FolkFest. Several different ethno-cultural groups came together to share their cultural heritage with the community at large. When approached by Immigration Canada to aid refugees, ICA adopted a mandate to promote cultural understanding and alleviate racism, developing a broad range of services to immigrants including citizenship and ESL classes, counselling, orientation, workshops and a host family program.

Today, ICA advocates for the human rights of people from all ethnocultural backgrounds and maintains FolkFest as its most visible means to promote cultural awareness.



Area served : Toronto and Mississauga
Number of members: About 30
Purpose: To promote language and cultural retention, as well as social interaction and community building for both Ukrainian children and their parents.
Year started: 1965



UKRAINIAN CO-OPERATIVE NURSERY SCHOOL OF TORONTO (Svitlychka)

The Ukrainian Co-op School is a parent run education co-operative. Membership is automatic for parents who have children in the school and the school tuition includes the co-op share.

Students are first, second and third generation immigrants and the composition is continually changing. Younger children tend to come from more recent immigrant families. However, 70-80% of families involved are second generation Canadians.

The school employs two Ukrainian teachers. Teachers are trained in the Ukraine and blend their more structured style of teaching with Canadian educational norms. All of the instruction is in Ukrainian.

Tuition varies depending on the program from \$190 to \$245.

The school provides pre-school and kindergarten instruction. Enrolment is consistent with 10-15 children per class with three classes running at one time. The program focuses on building standard educational skills as well as language and culture knowledge. For example, there is a significant use of Ukrainian folktales in the curriculum.

Part of the cost of operating the school is subsidized by the government. The co-operative also fundraises to cover the remaining costs that are not covered by the government and student fees.

The co-operative is financially and organizationally stable and maintains a high level of management. Many of the members are professionals and can contribute their own expertise to the organization of the co-op (i.e. lawyers and accountants). Also, members have a high degree of ownership, and set a high standard for participation. Members participate actively and know that participation is key to the co-op's success.



MCCA's objectives are to build up funds available for investment to \$45 million; to educate and train on the concept and operations of Islamic Finance aiming to qualify at least 10 Muslims in managing and operating an Islamic Financial Institution.

ISLAMIC INVESTMENT IN AUSTRALIA

[This article was published in the 10th issue of Nida'ul Islam magazine, November-December 1995]

With the aim to present a practical model of Islamic banking to the Muslim community and to the Australian society at large, and to provide Muslims in Australia with an alternative to existing interest-based financial products and services, Muslim Community Co-operative Australia was established in February 1989 with ten members and a starting capital of \$22,300. Operating from its head office in Burwood, Victoria, MCCA's activities involve financial dealings and transactions based on Islamic finance principles. Transactions that involve interest are completely excluded from MCCA's activities. Its activities also include the provision of an institutional framework for converting the charitable funds into a socially beneficial and economically productive tool.

MCCA manages five types of funds: Murabaha, Musharaka, Mudaraba, Qard-el-Hassan and Zakat funds. It has enjoyed phenomenal growth since its inception and it currently contains more than 560 members with an asset base of \$2,320,000 compared to only \$105,700 in 1991. The rate of return on investment has jumped from 5.4% in 1991 to around 9.75% in 1995, a return which is much higher than fixed rate of return offered by interest-based banks.

In an interview conducted in October 1994, Peter Moody of the Australian Taxation Office summed up the activities and purposes of MCCA as follows:

- 1. A place for the advancement of the principles of the Muslim faith, and the evolution of a "community" that overlooks its members and shareholders. MCCA funds can be, and are used to help those in need within the community. Donations are received and applied for this purpose. A separate fund has been created for this end, and is known as the Qard Hassan Fund.*
- 2. To operate as a housing co-operative that assists with the purchase of mainly residential properties for and on behalf of its shareholders. The purchase of other asset classes are undertaken in a similar fashion; mostly the purchase of motor vehicles, computers, and some limited business finance. The purpose of the provision of this facility is solely centred on the Muslim doctrine that forbids the payment of interest. MCCA charges an upfront "administrative" charge for their involvement, but thereafter, the loan is interest free. This conforms to all the requirements of their religion, and such transactions are held to be Halal, which means that they are "allowable" under Muslim doctrine. Repayments under these types of transactions are known as repayments of Murabaha.*
- 3. To accept funds and issue shares in the co-operative from time to time, and to distribute the trading surplus of the co-operative back to the members in the form of dividends.*

MCCA's objectives are to build up funds available for investment to \$45 million; to educate and train on the concept and operations of Islamic Finance aiming to qualify at least 10 Muslims in managing and operating an Islamic Financial Institution: five in Victoria, three in NSW and two in WA; to open three branches for MCCA : one in Victoria, one in NSW and one in WA; and to establish and develop an institutional framework aiming for the best possible utilisation of charitable funds into economically productive and socially beneficial structure.

THE CANADIAN COMMUNITY ECONOMIC DEVELOPMENT NETWORK (CCEDNET)

CCEDNet is the only membership based, and democratically structured organization mandated to promote and develop community economic development on a national level to enhance the social and economic conditions of Canada's communities. CCEDNet operates as a charitable, non-profit organization.

The membership of CCEDNet is made up of community-based CED organizations, practitioners, researchers and academics from every region of Canada. Our members bring urban, rural and northern experience and a diverse range of community economic development expertise.

Members of CCEDNet are dedicated to:

- bringing a national focus to the CED agenda
- expanding the scale and effectiveness of CED
- sharing information and learning
- building capacity and skill related to CED



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