

Cooperative Journal Podcast

“*Solidarity Economy Shorts*” in collaboration with New Economy Coalition
Solidarity Economy Shorts #6: Building Local Solidarity Economies with Beloved
Community Incubator

Featuring:

Bianca Vazquez: Co-director at Beloved Community Incubator

Askalu Habtom: Community Researcher

Ebony Joy: Host

[Music - Solidarity Economy (Riddim) by MADlines]

Ebony: Welcome to Solidarity Economy Shorts, a collaboration between New Economy Coalition and Cooperative Journal Media. Solidarity Economy Shorts are conversations with frontline organizations and individuals that are putting solidarity economy principles into practice. They're using different strategies to build an economic system where communities are meeting their own needs outside of capitalism.

New Economy Coalition is a member based coalition representing the solidarity economy ecosystem in the United States. Their members are actively working across economic sectors to shift from individuality and capitalism, to cooperation and solidarity.

Some of the New Economy members will be featured on this podcast to explore land rematriation, cooperation, worker ownership, arts and culture, resource mobilization, and more. We'll share lessons learned, practices, and how you can engage in this liberatory vision.

As you listen you're invited to feel into your body. When do you sense constriction? When do you feel light and expansive? We hope these shorts can be a reminder that we don't have to wait for the future we dream of, it is here now waiting for us to participate.

Beloved Community Incubator is a solidarity economy movement organization, cooperative incubator, non-extractive lender, and worker self-directed non-profit. They focus on building a regional solidarity economy in Washington D.C., Maryland, and

Virginia that centers people, especially poor and working-class workers and people of color, over profit.

In this episode I speak with co-director Bianca Vazquez and community researcher Askalu Habtom. We discuss how Beloved Community Incubator started as a hyperlocal initiative and evolved into regional solidarity economy organizing, the difference between traditional lending and non-extractive loans, challenges and effective tools in collective organizing, how participatory action research influences their work, and actionable steps for navigating times of uncertainty.

Hello Bianca and Askalu, welcome to the podcast. I'm really looking forward to sharing with our listening community and learning more about what Beloved Community Incubator is. It's based in the DMV area, which is very close to my home, DC, Maryland, Virginia, close to where I grew up. I'm so excited to learn about the solidarity economy, work that you all are doing for those communities. So perhaps you can start by sharing what is Beloved Community Incubator.

Bianca: Hi Ebony, it's really good to be with you. My name is Bianca Vasquez, and I'm one of the co-directors at Beloved Community Incubator. I like to say that just because we are a worker, self directed nonprofit, so we have a shared leadership model. We work to support and equip workers to build a regional solidarity economy and what that means is we want to build a different kind of economy that centers a livable planet and people over profit, and specifically focusing on poor and working class, black and migrant communities here in the DMV.

Ebony: Thank you. What are some of the socio-economic voids that you noticed in your region that inspired the development of BCI?

Bianca: BCI actually came out of a regional listening campaign post the 2016 election. So it's really interesting to me to feel like we're in this sort of political moment again. In 2016 I had an organizing mentor who always talked about when in doubt, do a one to one. In the wake of the 2016 election, there was so much fear and uncertainty, particularly in immigrant communities, so myself and another organizer were doing listening campaigns. We were going to local bills, talking to local parents at the local schools, knocking the doors of our neighbors, to talk to people about what was happening and how the election was impacting them, and we dealt with some people's immediate concerns. Then after that, everything else was about people's work. Their work was the thing that determined, could they be present parents? It determined, could they stay in their homes while their neighborhood was experiencing gentrification? It decided, did they need to have multiple jobs? People were particularly concerned about

not being able to decide. Like did they have to go to Maryland or Virginia for work where there might be different immigration enforcement? They were worried about not being able to choose their work times and to be more present parents as well.

Out of that came our first worker owned cooperative, Dulce Hogar Cleaning Cooperative, which also means sweet home. They have now been in operations for six years. I think that to me, it was realizing that for a lot of folks, their job, or what kind of job they could get, was a decision point in their life that impacted everything else. We started really as a neighborhood based organization that was going to be looking to build worker owned businesses in the neighborhood where we were and really the pandemic shifted that for us.

So again, the pandemic began and we decided to do another round of listening with worker owned businesses and other solidarity economy projects across the region, to talk to people about what was most pressing in their businesses. Then we were doing a lot of listening with excluded workers, folks who were not in the formal economy for whatever reason. So talking to street vendors, undocumented workers, people working in cash, people who are unemployed, talking to owners. We as BCI, we were part of a citywide coalition called the Excluded Worker Campaign that was trying to deal with the gap in aid and the gap in financial assistance between folks in the formal economy and folks in the informal economy and in D.C., that gap was more than \$500 million. The Excluded Worker Coalition, which had a bunch of organizations part of it in our region, ended up winning over \$60 million in humanitarian cash assistance for excluded workers in DC.

My job at the beginning was at the base of 14th Street, and for some of those years, it was the fastest gentrifying one mile in the country. People were really celebrating - there are 52 new bars and restaurants, there's these 10 new luxury apartment buildings, how good is this for the neighborhood, for the community, for the region, or for the economy. Everybody we were talking to on the ground, their work was becoming more unstable. Their wages weren't keeping up with the pace of development. The new luxury things that were being built were not for people who were from the neighborhood, and so what was happening in our little corner of Northwest is also some microcosm of what was happening across the city and across the region where you were seeing large scale development, large scale displacement of Black and long term migrant communities.

D.C. is a very unequal city where there is a lot of wealth, extreme amounts of wealth, and also extreme poverty and extreme inequality. So I think talking to Dulce Hogar, talking about this other listening, and talking to excluded workers really shaped our organization. That's what really got us excited about thinking about our work regionally,

because what we knew of what was happening in our neighborhood was also happening across the region.

Ebony: Yeah, the economic disparities in D.C. are so jarring, like you can literally be on a street, and on one side of the street there's luxury apartment buildings, and on the other side you have government housing.

I think that it's also unique that you all started very hyper local on a neighborhood level, and scaled beyond that to state and then regional, to really create this solidarity economy ecosystem and see where there are these commonalities in different places. There's also uniqueness in certain places but what are the things that they can learn from each other through these economic scalings that are, in a lot of ways, only for a minority of people. The people that normally don't get a seat at the table, like the informal workers you mentioned, now have an opportunity to do that, and that it's not just having a lot of dialog with them, but creating actionable steps towards self determination and collective determination. So to that, you spoke on creating a D.C. loan fund and incubating co-ops in order to create solidarity ecosystems locally and in your region. Are there other ways that you are developing this ecosystem?

Bianca: Yeah, that's a really good question. I feel like, as we were going from that shift you talked about from being something hyper local to being an organization that saw ourselves being regionally, we started to land down together on - what were our strategies? How are we sort of getting at ecosystem building?

So for us, that has looked like supporting individual worker cooperatives or democratic institutions with technical assistance, legal support, training, bookkeeping. It has also meant putting some of our staff time towards local mutual aid infrastructure, so working with and supporting community groups, whether that was through fiscal sponsorship or staff time or other coordinating to support the building of local mutual aid infrastructure. Mutual aid is kind of what fills the gaps between government and nonprofits and it's really a community saying we're going to take care of our community so helping to resource and add some infrastructure there.

It also has looked like trying to build a network of local cooperatives and democratic workplaces so that people and groups know each other, can buy from each other, and can utilize each other's services so that there's more interconnection between different groups. I can give an example of that but I feel like we're really working on building that sense that cooperatives and democratic workplaces work together and share with each other and cooperate between each other, so that folks have lots of connections in our local solidarity economy ecosystem, and not just our organization.

We've done some campaign work, like I talked about the Excluded Worker Coalition and then the lending. So working with cooperatives to have access to non-extractive lending, and I feel like I'd be remiss to not share what makes non-extractive lending different from regular lending. So shout out to Seed Commons, the national wealth building cooperative that we are a part of and have a local chapter of, which is the D.C. Solidarity Economy Loan Fund. Non-extractive lending basically means that we — so many communities of color, their experience with banks and financial institutions, it's either extraction or divestment, and there's not a lot of other examples or other ways that people and communities have been related to by financial institutions. So what makes non-extractive lending different is we're not looking at people's individual credit scores. We're not looking at people not taking personal guarantees. We're not taking payments back from the business before the business is profitable. It really turns lending on its head, in which lending generally says you have to pay the bank first, and then you pay your workers and your other expenses, and then the owner if there's some sort of profit left over after maybe. Non-extractive lending we're saying our expectation is you're paying the worker-owners or your members a living wage, and then you're paying your expenses, and then if there's money left over there, then the lender gets paid back.

Lenders are often thinking about risk. They're often thinking about what is a risky investment. Sometimes lenders will not lend to entire industries, like they won't allow lending to certain businesses, or they won't lend to a new business, to a startup business. They'll desire for a small business to have five years of financials before they would lend to that business. Non-extractive lending we're saying the risk is to us. The capital should work on your behalf, the money should work on behalf of these cooperatives and small businesses, and the risk is to us. If the business fails then that's part of getting capital into communities and getting capital to work in service of communities. So it really flips a paradigm of lending on its head to say that actually what mandates risk is relationship. So we do a lot of relational work with groups that want to start cooperatively owned businesses, and then accompaniment and technical assistance as those businesses grow.

So it's to me one of the most exciting opportunities to dream and imagine if we build democratically worker-owned child care, worker-owned home health care, worker-owned house cleaning businesses, just to give all the different domestic work and all these institutions that are in our everyday lives, that if we can dream it and build the teams and the people around it, that we can actually fund it. So often we're like, where would the money come from? Now that's not the question. We get to say we

have the money now. We get to build the infrastructure and the people and the teams to be able to manage it together, and that's just like a really different question.

Ebony: Yeah, I love how y'all are thinking really holistically in creating the solidarity economy ecosystem. You're trying to touch on all the sectors that can meet people's basic needs and not just supporting the incubation of a co-op, but actually, what are all the things that they may need in between that process? So access to capital, which, if they go to a traditional bank, they may not have the opportunity to receive a loan, and also the technical assistance, because this is likely a new framework for people – how to work cooperatively, what is a cooperative business, and supporting them with gaining that knowledge as well as, what can this look like structurally. Then taking it even outside of just businesses, but thinking of, how can we create systems of mutual aid within our ecosystem so that we are less reliant on money and more reliant on our relationships with each other? So I love what y'all are doing. What are some of the challenges that have arised as you have been developing this ecosystem regionally?

Bianca: Yeah, that's, that's a really good question. I talked about how now we don't have to worry about where money would come from to fund a project, but we still have to find the leaders, dream of things and make plans for institutions that are financially sustainable. So you know, we're still trying to start small businesses in a region where starting small businesses has all the regular financial challenges of cost of commercial space, of rising costs of goods and services, so all the regular challenges of opening a small business. Although cooperatives have higher success rates than traditional small businesses, more cooperatives are around five years after they start than with traditional businesses.

I would say a challenge we've noted in the ecosystem is the lack of co-op developers that come from the communities that people are a part of. Cooperative development has sometimes been a more professionalized or academic experience. So this past year, we ran a solidarity economy apprentice program, where for half the year, we were training folks in the basics of cooperative development, thinking about member leadership development, thinking about small business development, and then the ecosystem organizing component. So actually this summer's participatory action research was three months of that piece, three months of ecosystem organizing and the goal was that we would come out with folks who were more equipped to accompany projects in their own communities. You know, keeping a group of people together, convening a group of leaders, working with that group, helping them develop their skills, you having to hold the hope and vision for the project with working folks who maybe need work right now, and we're asking them to work on a project that will start to come to fruition in a year or

18 months. Those are challenges as well. I know Askalu will talk more to this later about there being a lot of fear to overcome in terms of starting businesses.

Ebony: I think it's so important to have more cooperative developers that are actually from the community where there is a cultural relevance, because information definitely translates differently and even better when it is coming from someone that looks like you, that understands the local dynamics and may also have experience with creating a co-op of their own so it's not something that is just something that they're speaking to in theory, but that there's actually lived experience behind their development work. I would love for you to also share maybe what has been effective in building solidarity and collective power in your organization and beyond, and maybe this apprenticeship program is one of those things as well.

Bianca: We kicked off the program with a conversation with Ed Whitfield from the Southern Reparations Loan Fund and he talked about how some of our biggest challenges is that capitalism and the logic of it has become so normalized it's become seen as inevitable or like the natural order of things, or even good. So having our apprentices and even myself reminded that actually, that is not the case. It doesn't have to be the case in our communities and that if our job as organizers is to stay hopeful, our job as organizers in the work of collective economics is also reminding people that everything they've been taught about what it means to be successful or what it means to start a business, or what their expectations of starting a business are actually counter to this framework from solidarity economy, where we're putting people over profit, or we're doing things collectively, we're sharing power. So we have, I think, cultural unlearning to do together. We had folks from Maryland, we had folks from D.C., we had folks from Virginia with varying levels of engagement with the solidarity economy previously, so it felt really powerful to be watching leaders from these different communities, talking about their own dreams for their communities. What could economics look like if we did it differently, challenging the value of capitalism, or capitalism as something inevitable. So that was all really exciting.

I will say in 2023 we convened probably 18 or 20 pre-operational groups, current operational worker co-ops, collective land projects, grocery stores in formation and one of the things that was exciting to me about that is we don't have a concentration of cooperatives in one sector. We have a lot of different industries represented. So there's dog walkers and house cleaners and climate friendly landscapers who are all doing this work and trying to build collectively owned projects and democratic workplaces and so that coming together of projects across the spectrum, different levels of development, different levels of experience. It was really powerful, people not feeling isolated or not

feeling alone or not feeling like the only people who are striving to do this. So I think that was a big success.

I think working with Dulce Hogar, they came out of the 2016 election, they trained in 2018 and launched in 2019. So the majority of their time as worker-owners has been during the pandemic, and I think watching them make decisions about health and safety together, making decisions about pay together, making decisions about benefits together, it's been really inspiring for me, and I feel like has just taught me a lot as an organizer and taught me a lot as a cooperative developer, and taught the whole staff at BCI a lot about what it means to be in the game of long term accompaniment in our communities. I think that's just a success that we have some local cooperatives that are starting to build some longevity. We're starting to have leaders that can work with new cooperatives. Recently, the cleaning co-op met with a brand new cooperative of house cleaners from New York, and was able to talk to them about years of experience that they've been building. So I think the cooperation amongst cooperatives, or the solidarity between projects like this, that I just really see as part of what it means to be in the solidarity economy ecosystem nationally, just always is something really helpful for me.

Ebony: Yes, y'all are doing such amazing work, and I see what you're saying as really, showing the power of regional organizing as well, being able to have these different cooperative models in different sectors come together and show that there is this expansiveness of the solidarity economy, and to maybe even do some mapping and strategizing around where are there gaps in my own community where I could learn from this co-op and perhaps incubate something where I am or they're further along than I am, what can I learn from them as I am in this current stage of development with my co-op.

Having these examples of co-ops that have shown longevity is so important to supporting the challenge of shifting the mindsets of people that capitalism is not the only way, and that there is this remembrance needed of how we used to work together, because there can be skepticism of something that is unfamiliar and where there isn't a lot of track record of this working and so we definitely need more of those examples. Sharing stories through this podcast is definitely one of the intentions of letting people know that these examples exist and can thrive and are thriving.

Now I want to learn more about the participatory action research, because I know that this has been so core to how the work that Beloved Community Incubator is being informed and so Bianca, I would love for you to share a little bit about what participatory action research is, how you all are using it to inform and advance your work, and then would love to hear from you, Askalu who is one of the community researchers.

Bianca: I think it's important just for me to get to share a little bit of the frame. So the idea with PAR is that instead of experts being people with more education, or experts being people who are from outside of our communities, that researchers and experts are from our own communities, that we can produce knowledge about our own communities. So it really centers community researchers, centers popular knowledge explicitly, power building as part of the strategy, as well as training and consciousness raising and political ed for the participants and for people that we're listening to, and that political action is a necessary aspect of it.

So for us this year, it looked like convening a team of eight community researchers plus our staff to go through training together, to build our list of interview questions together, and to work with one another to execute about 250 conversations this summer. I think BCI has always had listening at the center and an organizing methodology that centers community listening, that we don't really do anything without listening. I think for us, PAR in this case, was a way this summer to outreach to untapped workers, untapped business owners, communities that we weren't in relationship with, to see, hear about people's experiences of work and care. What were their dreams for their economic communities, to hear from business owners about retirement, to talk to folks about what they might like to do as something collective and economic. Really I want to pass to Askalu to talk about what was the experience and what she learned, because I think she inspires me a lot and is really brilliant, and it's been really fun getting to watch her and the rest of the team really take on this project together.

Askalu: My name is Askalu Habtom, I am an Eritrean immigrant. I came to USA in 2009 and I came as an asylum seeker. I am a first generation immigrant from my family. I am married, and I have one son. I joined BCI because I am a member of African Community Together. There's a lot of opportunity here in America, but if you don't know how it works and then how to use it, you'll be stuck as an employee and working like two or three jobs to provide for your family. So from PAR, the participatory action practice, the researching practice, and then the learning process taught me a lot of things about BCI and about the economy, to know what our community needs, and then how to guide them through research. That's how I came to BCI.

Ebony: Thank you Askalu. I think what's so special about the participatory action research is that the research is coming directly from people in the community who maybe are not already familiar with solidarity economics or cooperatives, and really getting the information that's needed to inform the practices of BCI. So I'm so curious. Askalu, what are the things that you learned while you were doing this research, or what are some of the things that you realized your community learned through the process.

Askalu: From the research, I learned a lot, a lot of things listening to my community. When I say my community, it's not only that I talk to Eritreans because I was born and grew up in Ethiopia, but in Africa, there is no such thing as that. Even if you're born in Ethiopia, it's based on your family's nationality, you get your nationality. I speak Amharic and Tigrinya, so I was doing research in those two languages, and then I heard our communities' needs. I heard a lot of things that they have issues, we have issues. We are the one who are not waking up in the economy because we don't know there is other ways beside working hard, just working hard, two jobs or three jobs then switching with your husband or with your partner or with your sisters to provide for your family, and then at the same time helping family members back home.

I was crying with people when I heard their stories, how they are surviving. They are not living life, they are surviving it. How, for example, the wife might work in the morning, and then the husband has to go so they don't see each other, they just switch. So when you ask them, and then later try to tell them there is an opportunity to do co-ops, getting loans or starting their own business. Oh, they will tell you, especially our people, they said, Oh, no, no, I don't want to mess up my credit history. I don't want to be homeless because I have to provide for my family. My children have to go to school, my job is to provide for my family, it doesn't matter if I work two or three jobs. So it hurt me. Why? Because I didn't realize at the same time I was in the same situation. I said, oh, this is how we live, especially the training, woke me up. Since there are co-ops, there is such a thing as getting funds from governments and things, why are we not having the chance or an opportunity to get the same as other people.

We've been in poor situations, just surviving situations. So most of them, when I talk to them, they tell me that they always have fears in them. Why is that? Because if I took a loan, Bianca was explaining that our people were thinking that if we get a loan from banks, if we don't get the profit to start paying our interest or our payment, they're going to take whatever assets we have. The same thing for me, I didn't know until I came to BCI and learned the PAR studying, and training, that woke me up. So I feel that our community, our people, needs education to wake them up and then to guide them how it works in everything. If we are built up in our communities, we can go and then build the best communities, and then we wouldn't be in that situation. So I think our people need an education, and BCI is working really hard by listening. If you listen to your community, that's how you're going to find out, and then figure out the service you're going to give them and then provide them.

Ebony: Thank you so much for sharing that Askalu. What a gift to have you as a researcher who can also be a translator for those different languages, because that's

also why people are not being heard, because there may be a language barrier or no one's even asking them these questions. It also sounds like it was an opportunity for you to see those commonalities within yourself, of your own blockages in the way that you are working or thinking about community development and development for your family. So it sounds like a really reciprocal exchange for the researcher and the community that they're listening to, as well as for BCI and the communities they're supporting. I love this as a model, and it makes so much sense for informing true on the ground, local community development. So I'm so glad you were able to join and share your experience.

I would love for us to ground in the moment that we're in right now, politically and culturally and especially you all being in the D.C. area or in close proximity to it. There's a lot of things that have been happening for a while that are just being amplified right now because of the elections. But I would like for you to maybe share a call to action you have for communities to navigate this transition that is happening now and all of the unexpected shifts into the future.

Bianca: So when I think about what gives me hopefulness around what's going to come out of the election, it really is community that gives me hopefulness. I look back and like I said BCI really came out of the 2016 election, and the fear and uncertainty that came out of that. I think I feel really like solidarity economy work is really important, because it really is about deep democracy, because controlling your labor means you control your time. We've had lots of leaders and co-ops who are huge leaders in mutual aid groups, who are leaders in campaign work on the legislative and advocacy side. So I think our work gives me a lot of hopefulness. I think I encourage people to — we have so many choices in our daily life, and one is where we spend our money. So thinking about where your money goes and where you spend it.

I think my other push would be to get involved with a mutual aid group that's local to you. When I think about what to do in moments of uncertainty, it's always to get grounded in relationships and get connected to the mutual aid groups that are local. I think that it's an uncertain moment for a lot of reasons. The election, compounding climate crises, thinking about all of the cooperators and mutual aid groups and other solidarity economy folks that are in the Asheville region right now responding to natural disasters and hurricanes. There's uncertainty in so many different aspects of our lives.

I think elections can bring up that feeling of it being heightened, and that we have this one time, every four years to engage politically, or we have one time every four years to do this thing that makes a difference. So much of what makes a difference is our day to day actions as well. I always tell people looking for values aligned places to spend your

money is big. I think mutual aid groups really are the on the ground level infrastructure that we need to respond to crisis when it happens, and we can't always predict when it happens. So that would be my call to action, because I think we do have to engage hyper locally, and we do have to practice democracy together, including economic democracy, and that democracy is so much more than voting. So my hopefulness is feeling like we can grow a different kind of economic system and therefore grow a different kind of political system as well.

Ebony: Yes and y'all are doing it. Y'all are as the Beloved Community Incubator and as individuals really cultivating spaces for hope and freedom and you're touching on all of those points, like, what is actual true democracy, or as you called it, deep democracy. Democracy is so much more than what we know of in our current political dominant system. You all are incubating these co-ops and showing these different examples of regional cooperatives. So people know these are the places I can spend my money, and you are supporting the development and sustenance of mutual aid groups.

So if y'all are in the DMV, y'all should definitely loop in to what Beloved Community Incubator is doing in these times of uncertainty and if you're not, really take note of these things, because they are happening where you are. If they're not, there's an opportunity for you to create it. So thank you all Askalu and Bianca, so so much for the work that you're doing and for sharing your time and wisdom with us today.

There are many ways you can be in reciprocity with us. If you are or know of a collective model that aligns, let's connect so we can spotlight the story. Share episodes, especially with your friends and family who aren't aware of collective models but are unfulfilled with this economy. With your support, we can continue archiving the stories that aren't being elevated but are necessary for our collective elevation.