

Living Garveyism in the Social Economies of the African Diaspora in Canada and in the West Indies¹

Caroline Shenaz Hossein*
York University

Abstract

Marcus Garvey (1887-1940) should be acknowledged as a pioneer and innovator of the Black social economy, as a conscientious business person who developed mission-driven businesses: social enterprises. Garvey was a pan-Africanist entrepreneur who tied racial justice theory to business practice, and did so with a deliberate plan to bring social change. In today's terms Garvey would be known as a "social entrepreneur" because he created socially conscientious businesses at a time in U.S. history when it was very dangerous. It was a violent era to be Black, let alone to be an outspoken critic of racism, inequality, and injustice, and to challenge the capitalist system with cooperative business models. The Black Star Line business, a cooperative shipping business, proves that Garvey was an entrepreneur-activist who used the concept of business to fight for Black liberation. This study draws on 375 interviews from focus groups and individual interviews in Jamaica, Guyana and Canada, with many of the subjects having strong West Indian cultural ties. Garvey redefined social norms from a liberation perspective and wedded racial pride and business for the sole purpose of uplifting the dismal state of African communities. He has contributed significantly to the field of social enterprises by creating collective enterprises for Black people, with a double bottom line, doing social good while recovering costs.

Keywords: Garvey, social enterprises, cooperatives, diaspora, black political economy,

"Marcus Garvey was the first man of color in the history of the United States to lead and develop a mass movement. He was the first man, on a mass scale, and level, to give millions of Negroes a sense of dignity and destiny, and make the Negro feel that he was somebody."

– Martin Luther King, Jr., Kingston, Jamaica, 1965,
cited in Jacques Garvey 1978, 308.

Introduction

For the two hundred million persons of African descent living in the Americas, social and economic exclusion has long been an unfortunate way of life (U.N. Year of Persons of African Descent 2015). As a result, African people in the Americas have developed locally-run banking institutions (called rotating savings and credit associations, ROSCAs) and other forms of social economy to meet their everyday livelihood needs (Hossein 2014b; 2014c; 2016; Haynes

* Direct correspondence to chossein@yorku.ca

et al. 1999). The social economy (also known as the third sector) is defined as a separate sector from the state and private sectors (Bridge et al. 2009; Quarter et al. 2009) and is made up of community and civil society organizations. I have coined the term the “Black social economy” to refer to the social economy developed by historically oppressed people in their struggle to navigate enslavement and colonialization (Hossein 2013; 2016). Black people in the Americas continue to engage in the social economy to cope with violent and racist environments.²

The quote opening this paper by Martin Luther King attests to the extraordinary power of Garvey to reach a racially marginalized people in a new way – which is precisely what the social economy sector aims to do. In this paper, I argue that Marcus Garvey (1887-1940) should be acknowledged as a pioneer and innovator of the Black social economy, as a conscientious business person who developed mission-driven businesses: social enterprises.³ Garvey was a pan-Africanist entrepreneur who tied racial justice theory to business practice, and did so with a deliberate plan to bring social change. Significantly, Garvey’s philosophy and practice was rooted in an experiential education. He grew up poor in colonial Jamaica, where he experienced the racial prejudice of British colonials and witnessed the differential treatment between Blacks and mixed-raced Jamaicans (Lewis 1987; Clarke 1974). He labored side-by-side with his fellow West Indians in labor enclaves in Costa Rica and Panama, where he witnessed the ways in which markets disrupted the lives of African people (Jacques Garvey 1978; Clarke 1974). These experiences encouraged Garvey’s embrace of a collective model of economics that was conscious of the business exclusions leveled at Black people (Bandeled 2010). His embrace of collective and social-purpose enterprises, in turn, aided his rise as a mass leader.

Critics have long derided Garvey’s and the UNIA’s business failures. Indeed, ambitious projects like the Black Star Line Steamship Company ended in insolvency, at great cost to its thousands of Black shareholders. But as Ramla Bandede has argued, to limit one’s assessment of Garvey’s business enterprises to profit margins alone is to overlook the broader aims of Garvey’s movement. In today’s terms Garvey would be known as a “social entrepreneur” because he created socially conscientious businesses at a time in US history when it was very dangerous. The white supremacist Ku Klux Klan was lynching Blacks and still Garvey continued in his mission (Campbell 2007). It was a violent era to be Black, let alone to be an outspoken critic of racism, inequality, and injustice, and to challenge the capitalist system with cooperative business models.⁴ The Black Star Line business, a cooperative business, proves that Garvey was an entrepreneur-activist who used the concept of business to fight for Black liberation. Garvey redefined social norms from a liberation perspective (Fredrickson 1995; Clarke 1974). Garveyism was also movement that wedded racial pride and business for the sole purpose of uplifting the dismal state of African communities.⁵ He contributed significantly to the field of social economics by creating collective enterprises for Black people, with a double bottom line, doing social good while recovering costs.

In Hill and Bair’s *Marcus Garvey: Life and Lessons* (1987), Garvey’s lessons on the “economy” and on “self-initiative” are most illuminating in terms of understanding his approach to business for Black people. He did not want marginalized people to be indebted or subservient to their oppressors, and tried to create guidelines for people to follow. He theorized on business and self-employment from his own lived experience (K’adamwe et al. 2011; Lewis 1987; Martin 1983; Clarke 1974). As a result, his socially driven businesses, which were organized in a cooperative fashion, made enemies of state and business elites, capitalists, and intellectuals in Jamaica and the U.S. (Campbell 2007). Yet, his life’s work to make business inclusive and

just has impacted African people around the globe to this day. The kind of economics Garvey pushed for was grounded in ethics, and people joined the movement because they believed that the world's economy and society could be changed.

This paper is organized into three parts. In the first part, I explain the methods and the empirical data collected from interviews in the Caribbean and Canada. Second, I analyze the field of social enterprises and Garvey's social enterprises that were activist in their orientation and concerned about the upliftment of marginalized Black people. In the third part, I briefly highlight the ways in which Garveyism has influenced members of ROSCAs (peer-to-peer lending groups), making it clear the ties ordinary people have for Garvey in contemporary business and society. I would like to reiterate that this paper is not a historical paper on Garvey rather to show that what Garvey was doing in the 1900s is of relevance to the development of the social economy in the Americas.

Methods and Approach

Garvey's role as a global thinker is obscured in academic arenas (Ewing 2014; Lewis 1987). Based on my data collection, I could not ignore Garvey's influence among the people I interviewed about ROSCAs. I felt I had an obligation to explore the contribution of Garvey to the field of social economics. Canadian historian Marano (2010) also has found that West Indian immigrants in Toronto, Halifax, and Montreal have been impressed by Garvey's ideas since 1919.⁶ My work shows that Black people in the Caribbean and Canada evoke Garvey as they create businesses focused on the collective.

I interviewed 375 people, most of them in Jamaica. Of the total sample, 64% were women. I also carried out focus groups in Jamaica, Guyana and Canada, and also conducted individual interviews in each country. The focus groups were held within the communities and ranged from 6 to 26 people, with many of the subjects having strong West Indian cultural ties. At least 40% of the 375 people interviewed over the years have cited Garvey or been influenced by Garvey's business ideas (See Table 1 below). , Garvey's views help to define the Black experience in the social economy. I sifted through materials to reconstruct the notion of Garvey being one of the first social entrepreneurs. My close reading of the Garvey texts with this vantage has confirmed Garvey has a rightful place in the social sciences. Table 1 outlines the data, drawn from doctoral field work (2009-2012) as well as current research from 2013 to 2015 in the Caribbean and Canada.

Table 1

Interviews of Black people engaged in ROSCAs in Canada and the Caribbean

Method	Jamaica	Guyana	Grenada	Trinidad	Canada	Total
Focus groups	77	6	0	0	46	129
Individual interviews (average 45 minutes)	156	23	17	43	7	246
Women interviewed	146	19	8	23	51	239
Total interviews	233	29	17	43	53	375

Source: Author's data collection from 2009 to 2015.

A number of the interviewees, particularly in the Caribbean, identified as “Rastafarians,” meaning that they were part of this specific cultural group. However, many of the persons interviewed were low-income to lower middle class who were inspired by Garvey’s teaching in Canada. In the early interviews, subjects were not specifically asked about Garvey per se, but in their responses to questions, the life of Garvey seemed to come up often in discussions. Garvey’s views were most known in Jamaica, as well as among people, especially Rastafarians, in Guyana, Grenada, and Trinidad.⁷ The references to Garvey were so overwhelming that I visited Liberty Hall at 76 King Street in downtown Kingston, and also interviewed the then-director. In this Canadian-based research, Canadians of West Indians heritage were aware of Garveyism, and they were able to quote Garvey or relate their own experiences to his life as an immigrant abroad. Canadians from West Africa and Ethiopia were also familiar with Garveyism through their own cultural backgrounds and/or interactions with Caribbean friends.

The impact Garvey has had on the Black diaspora in building social enterprises is important. In the 6 August 2015 issue of the *Caribbean Times International*, a newspaper for the Caribbean diaspora in Canada, the feature story was on Garvey and his son. It quickly became apparent through my interviews with men and women in the Caribbean and Canada that Garveyism has influenced people who participate in ROSCAs. In particular, high-profile women like Amy Ashwood Garvey were engaged in political organizing which has resonated with Caribbean women (Reddock 2014). Marcus Garvey’s teachings on racial justice, self-help, and Black entrepreneurship with a community focus remain important. Despite this work of Garvey to challenge market fundamentalism, nowhere is his work mentioned in the standard texts on the social economy, nor is he defined as a social entrepreneur in works on the Garvey Movement.⁸

The Relevance of Garvey’s Social Enterprises to the Social Economy

In Canada, the social economy is often analyzed without considering identity politics. Some important recent exceptions include Canadians Jean Fontan and Eric Shragge (2000) and Marguerite Mendell (2009), who give an international voice to the concept that the Quebec social economy experience is distinct from that of the English-speaking. However, these

works are focused on the white Canadian experience. Chris Southcott's *Northern Communities Working Together: The Social Economy of Canada's North* (2015) and Wanda Wuttunee's *Living Rhythms: Lessons in Aboriginal Economic Resilience and Vision* (2004) do show the diverse economies of Aboriginal people in a white-settler environment. Garvey also spoke about how business can overcome racism and oppression for Blacks; yet, the philosophy of Garveyism is missing in the social economy and business ethics literature (Hossein and Russell no date).

Garvey understood that to achieve "mutual progress" for his racial group, Black people had to work together. Garvey set out to transform the racialized mind-sets in society and he found that education and business were the vehicles through which to, first, reach his own people with the message of Black love and, second, critique social and economic exclusion. Like most social entrepreneurs, Garvey was restless, driven by positive social outcomes in business (Yunus 2010). As a self-taught Black man in the Americas, he had no rich benefactors to support his cause. He was thus pragmatic and sought ventures that had a two-fold intent: to help people and to be self-sustaining. In this section of the paper, I examine three of Garvey's business ventures, showing that the push for group business by an excluded group of people in a hostile era clearly marks Garvey as a social entrepreneur and his projects as social enterprises.⁹

Social entrepreneurs create a profit-making aspect of what they do because the idea they have is so new to a society that it often cannot get subsidies or grants. Garvey was engaging in Black liberation and economic development of racially marginalized people in the United States. In the United States, he first set up a U.N.I.A. branch in Harlem and then launched the A.C.L and Negro Factories Corporation (Sives 2010; Campbell 2007; Martin 1983; Lewis 1987; Black 1965). The businesses consisted of cooperative businesses, grocery stores, laundries, restaurants and schools that were focused on quality service to Black people (Lewis 1987; Stein 1986; Martin 1983).¹⁰

U.N.I.A. was to become the largest member-owned organization in the world. In 1920 U.N.I.A had a significant membership cited at 4 to 6 million members (Campbell 2007, 54; Blaisdell 2004, 7; Lewis 1987, 13). The U.N.I.A.'s core objectives were to restore the racial pride of African peoples, to help the needy, and to create industrial activities. Its core values tied business and morality together to assist African peoples. Garvey argued that the work of the U.N.I.A. was rooted in community, and that UNIA members were to feed, train, and assist the unemployed – this kind of attention being essential to the masses (*Selected Writings and Speeches of Marcus Garvey*).

What is Social Entrepreneurship?

If I refer to Bornstein's (2004) *How to Change the World: Social Entrepreneurs and the Power of New Ideas*, it is evident that Garvey easily meets the requirements of what entails being a social entrepreneur; namely, he had no shortage of fresh and provocative ideas that the majority of the society were unaware of, and he was willing to take financial and social risks. Social entrepreneurs are people who have the foresight to envision a new society when no one thinks it is possible to do so. The concept of "social entrepreneurship" is recognized as part of the business environment. To paraphrase, social entrepreneurship is often defined as social innovation for dealing with complex human needs (Martin et al 2007; Thompson and Doherty 2006; Johnson 2000) and this is particularly true in an era of diminishing public funds. At the time Garvey was living, African peoples were excluded from formal subsidies and had to form mutual aid societies to assist one another (Gordon-Nembhard 2014). So they had to form their own social economies.

Scholars have paid close attention to Garvey's careers as an organizer, orator and journalist (Lewis 1987; Martin 1987) but K'adamwe et al (2011) have also characterized Garvey as an entrepreneur. A bust of Garvey is displayed at the entrance of the Small Business Association of Jamaica, marking Jamaicans' recognition of his contribution to business. The term "entrepreneur" comes from the French word to "*entreprendre*" (to undertake a challenging activity) (Peredo and MacLean 2006). Garvey's activities clearly involved much risk for the greater good. Certainly Garvey's successful development of business was difficult in and of itself, but Garvey added a social dimension to all of his business ideas. Garvey also carried out the unthinkable task, creating for-profit businesses to render a service in underserved communities with marginalized people.

Garvey was engaging in social enterprise development before the concept was known. Garvey's social businesses antagonized racists, and he had to contend with constant harassment, police raids, sabotage by capitalists, and bans by political and business elites (Campbell 2007). Authorities would arrest Garvey on scant grounds in order to interfere with his social and business activities (Campbell 2007; Martin 1983). Ramla Bandele (2010) makes an important argument that the alleged financial corruption and mismanagement was uninformed. This makes perfect sense. The practice of social accounting is a modern phenomenon to assist social enterprises focused on the collective and well-being of people gets audited. None of this kind of social accounting was included in the audit of the A.C.L or the Negro Factories under the U.N.I.A. (Quarter et al. 2009).

In addition, the people who invested in Garvey's social businesses were unlikely to be of the same class as typical "shareholders," and thus they had a different perspective on why they were contributing. The clients of Garvey's businesses were members, not shareholders in the sense of a capitalist corporation. Garvey's social enterprises did not need to make profits, as he rightly argued because the focus was on developing an oppressed group of people (Bandele 2010; Martin 1983).¹¹

However, the state chose to see these businesses in strictly capitalist terms as commercial entities, and the U.S. government eventually arrested Garvey because his businesses failed to make a profit for shareholders (as I shall elaborate on further below).

In my understanding of the Garveyites, self-help is a distinct concept and not to be confused with bootstrap development. Self-help means being able to provide for yourself and not being dependent on handouts from establishments that want to control you. In a Guyana-based study, Wilson et al. (2007) argue that Afro-Guyanese who are deliberately excluded from the economic opportunity to meet their basic needs endure emotional stress and poor well-being. Recent works of James et al. (2010) and Galabuzi (2006) also find that Black Canadians who are out of work or in poorly paid occupations have mental and health issues.

The notion of social enterprise under Garveyism was part and parcel of the self-help movement, wherein Black people should themselves work on development so that they could dictate the terms of improvement of their communities. Peredo and MacLean (2006, 57) hold that "social entrepreneurship is a promising instrument for addressing social needs." In fact, Garvey was not a "minimalist social entrepreneur," defined as an entrepreneur that does the least amount of social good to make a profit. For a minimalist, the social objectives are more or less "add-ons" to any business project. This was not Garvey. He was a social entrepreneur who made the "social" the main ingredient of the business. Business and entrepreneurship were thus tools to realize this overarching goal. In the next subsection, I examine how each of Garvey's three businesses sell products and carry out services to educate, to raise racial consciousness of

oppression, and to put the welfare of people first.

Garvey's Socially-driven Businesses

Examples of Garvey's innovative enterprises are notably absent from the global social economy literature. Garvey's social enterprises resemble that of 2006 Nobel Peace Prize winner Mohammed Yunus of Bangladesh, who defied the odds and created the world's largest microfinance bank, Grameen Bank (Bengali name for village bank), reaching millions of low-income women. Yunus also developed a series of social enterprises, such as Grameen-Danone, which targeted children through its yogurt products in order to supplement their nutritional intake, and Grameen phone, which brought mobile telecommunications to poor people and created employment for "phone ladies" (Yunus 2010). Social entrepreneurs today, like Mohammed Yunus founder of the Grameen Bank of Bangladesh who created financial services for illiterate rural women, are rewarded for going against mainstream business (Yunus 2010). This was not an easy task for Yunus as political and business elites feared his movement among the rural poor. Garvey too threatened the white establishment, and his members were harassed, jailed and persecuted routinely because of the impact their cooperative work had on the mindsets of excluded people. See Photo 2 of Mohammed Yunus who created the Grameen Bank in Bangladesh and won the 2006 Nobel Peace Prize.

Garvey was not interested in conducting capitalist businesses as the dominant ones of the day – he wanted to co-opt capitalist enterprise in a way that worked for marginalized people. It was on these very grounds that he was able to mobilize a massive membership from a cross-section of Black people from various countries and religions because they could see themselves included in the business project. At the large Garveyite membership meetings and U.N.I.A. conventions, members could voice criticism of colonialism and racism, and learn about other liberation struggles in the world (Lewis 1987). Ordinary people in the cities he visited gave him meals and lodgings because they believed in his mission. This connection to other racialized peoples' struggles against oppression revealed U.N.I.A.'s interest in solidarity and freedom. Business thus became a tool to develop the African human and social rights movement.

Garvey had a number of social businesses embedded into the U.N.I.A. He had social enterprises that fit with the cultural milieu and had meaning for the very people experiencing intense forms of racial hatred and social exclusion. This contextual thinking about what it means to be a socially conscious business person makes it clear that Garvey pursued social enterprises to speak out against social injustice of African people. The work of Garvey is a testimony of the collective enterprises that persist—especially among the African diaspora. The U.N.I.A., recorded as the largest member-owned organization in the world, filled a void for Black people, and this is an important fact for the social economy. The Negro Factories Corporations, the *Negro World* and the other papers, the Black Star Line, and U.N.I.A. were Black-focused social enterprises that had a double bottom line: to help Black people and to be self-sufficient. See photo 1 for an example of an advertisement in the *Negro World* to mobilize support



from its membership base.

These social enterprises earned millions from the sales of goods and the membership fees collected from people committed to the social cause. Lewis (1987, 70) states, “Garvey’s enterprises had a political motive which corresponded to the struggle of colonial peoples for self-determination,” and he also makes the salient point that these were not Garvey’s personal businesses and he derived no gain from them (ibid., 70). It is likely that the goal for the membership was not to see a dividend or profits, but rather to be part of a cause. In *Negro with a Hat: The Rise and Fall of Marcus Garvey*, Grant (2009) suggests that followers did not request refunds, but instead the workers paid dues and donated their money because they believed in the movement and Black-owned businesses (Lewis 1987). Garvey’s social enterprises were secular and included both Muslims and Christians. The Nation of Islam under Malcolm X and Elijah Mohammed and the Rastafari movement also found his teachings of self-reliance helpful in restoring dignity to African peoples (Grant 2009; Essien-Udom 1994; Martin 1983; 1976).¹² The notion of self-reliance united Black people across various cultures and religions in investing in businesses that wanted to relate to people in a new way.

The goal of the African Communities League (A.C.L), Negro Factories Corporation and the U.N.I.A. was to be financially self-sufficient so as not to depend on external subsidies. For example, Black dolls were manufactured from within the community as a way to teach self-love to African-American children. Women were hired in the restaurants, laundry shops, and grocery stores to gain skills as well as to supplement their family income. The development of business in excluded communities such as Harlem brought in businesses to help African Americans acquire job skills while providing a service to people. Another major accomplishment by Garvey and the Black diaspora community was the Black Star Line Steamship Corporation from 1919 to 1921 (Bandeled 2010). Martin (1976) explains that Black customers who had been subjected to racial indignities while travelling, such as being segregated or ignored at meal times, were most supportive of their very own shipping company. In 1919, the Black-owned steamship company, with three ships, was a symbol of racial pride and practical business that treated Black passengers with respect (K’adamwe et al. 2011; Campbell 2007; Lewis 1987; Martin 1983). By the 1920s, the U.N.I.A. and the A.C.L had thousands of employees and was a formidable organization with its own revenue base.

The U.N.I.A and its related business operations focused on the Black working class (Stein 1986; Cronon 1962). This focus on a group of people socially excluded in society is important to the work of social entrepreneurs nowadays (Yunus 2010). For example, an important feature of the U.N.I.A was to sell consumer goods and flowers to raise money for its social causes in the community. The U.N.I.A and the businesses in the A.C.L were clearly social enterprises owned by the community to earn revenue and to invest it back into social causes (Bandeled 2010; Lewis 1987; Martin 1983).

Garvey’s social enterprises did not conform to mainstream commercial businesses. They came under attack because of the social aspect of the business, specifically their challenge to elites and the capitalist system. Garvey’s inclination toward the cooperative and the collective in business countered the individualized capitalism. Social entrepreneurs today, such as Yunus, are rewarded for going against mainstream business. But Garvey and his members were routinely harassed, jailed, and persecuted because of the social impact of cooperative and community-focused businesses on marginalized people.

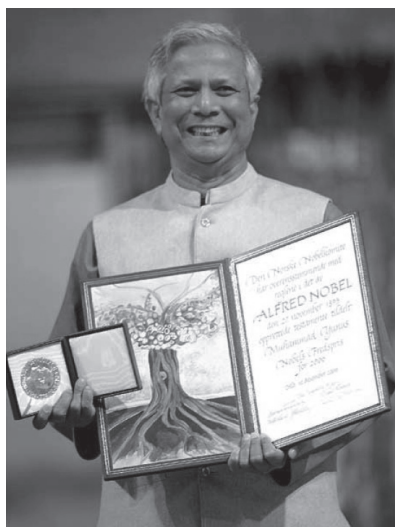
The linking of financial independence with the social uplifting of Black communities

made the Garvey movement vulnerable to attacks and ridicule from the dominant racist powers. After years of harassment at international congresses, the U.S. government finally trumped up charges of mail fraud against Garvey. Further to this, the U.S. government claimed that members embezzled funds (Campbell 2007; Martin 1983). The arrest coincided with the campaign “GARVEY MUST GO HOME,” in which disgruntled political rivals called for his deportation from the U.S. Garvey called the entire case a “frame-up” to close down the U.N.I.A. (Campbell 2007; Blaisdell 2004), but by 1925, he was arrested, jailed, and then eventually deported to Jamaica in 1927.¹³

Garveyism in the Social Economy of the African Diaspora and ROSCAs

The perspectives in this study come mainly from Jamaica, and those participants from Canada are largely immigrants with a Caribbean linkage. While carrying out field work in the Caribbean and Toronto, Canada, I was impressed by the way ordinary people knew details about Garvey’s teachings and life. For many people in the diaspora, Garvey stands out for them as a leader who wanted to transform society for the better. In Jamaica he is one of the country’s national heroes.¹⁴ The people who rely on ROSCAs for their economic livelihoods have told me that they are inspired by the racial pride and business ethics of Garvey, and it seems that his philosophy has a rightful place in the social economy in Canada, the Caribbean, and beyond.

People involved in ROSCAs are aware of the deeply embedded cultural bias against them (Hossein 2014b; 2014c). One interviewee mentioned that Garvey would most likely have been influenced by Partner (a Jamaican name for ROSCA) growing up in St. Ann’s, Jamaica, as this was a mainstay activity for colonized people. The persons I interviewed reported that they joined ROSCAs because they had a race and class-consciousness and needed to counteract exclusionary



Yunus renowned for his work on social businesses.

economics (Hossein 2013). Business for Garvey was about transforming minds from within the Black community, but it was also a reaction to the politics of the white oppressors. Garvey’s businesses proved that Black people can boycott papers and services that disrespect them and start their own businesses. Garveyites approach business as a way to co-opt economic resources for the masses, which is radical—even dangerous—in the American context. The women who run ROSCAs pride themselves on being “activist bankers” based on the political philosophy of Garvey, who advocated for entrepreneurship to free marginalized people (Martin 1983). Black people have always had alternative banks based on peer-to-peer lending. Commercial bankers who reject people because of personal or political bias signal the elitist banking culture in society (Hossein 2016).

Racialized people, particularly those of African descent, are disproportionately excluded from economic opportunities (Galabuzi 2006). In recognition of this exclusion, it is also vital to note that persons of African descent are not sitting idly by, but are engaging in the social economy to help themselves and others. The systemic racism in Canadian and Caribbean society has made the ideas of Garvey very relevant among people who identify as “Black.”

Garvey's dual idea of business combined with social agitation has seeped into the mindset of Black people all over the world. The women interviewed and who run ROSCAs also hold that self-help from within the community is how they are able to better their lives and insert an ethical program of business. The idea of "self-reliance" and "self-help" is one that Garvey strongly advocated for. The next section highlights how the African diaspora use self-managed money tools (formally known as ROSCAs) to carry out their business activities.

ROSCAs in Canada and the Caribbean

Africans and the African diaspora have had a profound influence on alternative economics (Hossein 2016).¹⁵ After slavery was abolished, British colonialists, planters, and bankers made it difficult for freed Africans to conduct business. In response, Africans pooled resources in money clubs to buy plots of lands and villages. Garvey grew up in Jamaica where he knew and saw women engage in Partner banks (a money pool) and realized their relevance in poor people's lives. Partner banks are focused on the collective and coming together of low-income people to support each other's projects

The ROSCA bankers who organize money pools provide socially excluded Afro-Caribbean people a safe place to lodge their savings and access loans. Susus (the local name of ROSCA) in Grenada are based on a rotating system. Grenadians participated in susus and maroons (informal collectives) during the authoritarian regimes of Gairy (1967-1974; 1974-1979), the New Jewel Movement (1979-1983) and the U.S. invasion in 1983 (Sandford et al. 1984, 32). Susu are based on daily or weekly plans, each cycle spanning from six to twelve weeks, where the 'banker lady' manages the money collected from participant and usually charges a small flat fee. Banker ladies usually run the businesses out of their home, allowing members to pass by to drop off their deposits. Once all the members agree on the rules and structure of the susu, then the banker lady launches the bank with the first in-take of deposits. The system of rotation can take a number of forms, and again this will vary depending on the group dynamics. Money can be allocated on a first-come, first-serve basis; according to need; or by lottery.

People trust the susu bankers. Small business people in Grenada and elsewhere cited and talked about Garveyism in casual conversation; Garvey was mentioned as someone they thought of as a great business leader. Garvey is often viewed as a philosopher and cultural icon, but many of the people I interviewed viewed him as a business man who injected a sense of integrity into commerce. "Mummy," an elderly woman with lots of energy who has owned a mango and spice stall in the central market in St. George for more than 30 years, said that like Garvey she participated in business to get herself and her community. She explains:

Susu is di ting! [Susu is a good thing to have] You [can] get your money when you want it and nobody give you problem [referring to the susu banker]. You can say to the [susu] banker, give me a hand [lump sum of cash] and she will because she know you and what you will do [with the money]. We bind (we come together) . . . no one can change this way.

(Interview, 14 June 2013)

Susus allow excluded people to access a large lump sum of cash after saving for a few weeks. This would never be possible at a commercial bank, especially for poor persons of African heritage. "Mummy" tried several times to get a loan at a local bank, but it was a long drawn out process that was hard to follow—unlike the susu banks. In interviews, members of the ROSCAs were open about their difficulty in getting loans from banks, indicating that

focusing on the collective was the reason money pools were so important to them (Hossein 2013). This kind of focus on group economics and collective business was very much part of the Garvey business model.



Black Star Line advert. Google images, 2016.

to meet their livelihood needs, but they are a viable alternative to commercial banks (Hossein 2014b; 2013; Collins et al. 2009; Rutherford 2000). ROSCAs are able to restore people's faith after they have experienced everyday indignities. In the statement below, "Nicey," a Jamaican-Canadian single mother, connected the ideas of Garveyism to her Partner bank (a Jamaican name for ROSCA).

Wait a minute I tell you when I first *really know* Garvey. I was on a bus in New Orleans and I picked up Garvey's book laying there on the next seat to me. Yeah, I know [knew of] Garvey growing up as a small chil' and him [he] was a national hero back home [Jamaica] . . . I read the story and see all he do . . . to have a business in America. The famous one, he had was the Black Star [the shipping firm] but they [referring to white people] cause him too much trouble . . . it ended, folded. I don't worry about them people [banks] . . . I done join my partner [peer-lending group] so [that] I [am] in charge of my own business."

(Interview, 21 July 2015, Toronto)

"Nicey" made a link between Garvey and what she does to make a living in Toronto. Ordinary people read and think about Garvey in contemporary times because his view points on life and the economy resonates with their current struggle. "Nicey" is aware of racism in the society but she is thinking about Garvey as she figures out how to do banking on her own terms through the community-driven banks called Partner. Jamaicans also know about the exclusion that exists in society and business, particularly Rastafarians who have felt extreme bias against them in conventional business. For this reason—as well as the desire to remain "not binded" (controlled) by local elites—they prefer to create their own businesses. An elderly woman, "Rasta Lady," a pudding seller, in Kingston, Jamaica, reported to me that party activism is a requirement to receive loans and that the local politician penalizes citizens who are not active (e.g., who go to rallies) by refusing to refer them for loans.

Partner banks, by contrast, give people a choice of how they could bank. Several variants of the partner bank exist, and although all are saving plans, many are lending plans as well (Hossein 2014a; 2014b; Handa et al. 1999; Klak et al. 1992). Each person's contribution to the partner bank is called a "hand" and it is "thrown" (deposited) for a designated period of time; the

Similar to Grenada, Trinidadians also have ROSCAs referred to as susu. In Trinidad, in which there were many U.N.I.A. branches and Garvey's work helped the development of trade unions, persons of Black descent are still excluded from economic programs. "Rastaman Curtis" of Laventille, an east Port of Spain, Trinidad, influenced by self-help business approach of Garvey stated, "Government control money fi wi. As a Blackmon I can't wait of dis or dat crab connection so I use susu (a name for ROSCA in Grenada and Trinidad and Tobago) to meet my needs" (Interview, 18 June 2013).

Not only do ROSCAs provide people with ways

pooled money is called a “draw.” Much of the attraction of partner is that these institutions are run by ordinary and uneducated non-bankers who know the day-to-day reality of the people in the community. Social exclusion from commercial banks has driven up the demand for informal banks (Hossein 2013; 2016). Tucked away behind her metal cage, Rickie, a 29-year-old bar owner, was thankful when I asked her about Jamaican partner banks:

Pardna . . . live for dat ting. Most people here [in his low income community] don’t have go to banks. Dem [the bankers] don’t know what’s going on here and wi na know what’s going on in their banks. Downtown know Pardna . . . it is the one ting here for wi.

(Interview, Kingston, 9 June 2009)

Bankers in Guyana are aware that people turn to ROSCAs. The patronage that is embedded in the formal lending processes excludes many people from access to small loans. The Indo-Guyanese male bankers who dominate the banking sector have a strong class and racial bias against Afro-Guyanese (Hossein 2014b; 2014c). In Allbouystown, one interviewee, a Rastafarian Afro-Guyanese fruit seller, who admired Garvey with the pin he wore stated,

The banks is der people, if yuh coolie [Indo-Guyanese] you get bigga loan and easy [. . .] Blackmon [Black person] gets pushed round [in the bank]” (Translation: The banks are made up of Indians and it is an Indian-run bank. If you are Indo-Guyanese, you can get bigger loans. An Afro-Guyanese loan applicant gets no help at the bank.

(Interview, 20 April 2010).

The Afro-Guyanese Rasta was adamant that his race has prevented him from accessing money at a bank. For him it was evident that there was a divide between those who make loans and those on the receiving end increases the potential for race, class, and gender biases (Hossein 2015). For many African Caribbean people Garvey linked identity politics to the marketplace and made sure that Black people were aware of this connection, and that there was nothing ‘neutral’ about business.

Conclusion

Marcus Garvey was a social entrepreneur who spotted a need to reform the way business is conducted in society. Garvey put forward a philosophy of racial self-reliance in business to counteract mainstream business practices that has resonated with the African diaspora (Hossein 2012; K’adamwe et al. 2011). Garvey was very much aware of what it takes to develop Black communities, and recognized that as long as Black people were constrained in terms of income they would not be able to agitate for their rights. According to Garveyism, business is a medium to improve the livelihoods of marginalized Black communities. What is key here is that Garvey has been wrongfully depicted as a petty capitalist or failed commercial business man. Garvey did not just theorize about mainstream business and entrepreneurship; rather, he was intent on developing cooperative businesses to help the Black community. This is a fundamental aspect of the Garveyism mandate to innovate and make business work to advance the well-being of Black lives.

Garvey’s social businesses were clearly aimed to increase the well-being of an oppressed group of people. And in everything he did he was never swayed by wealth and he died penniless. His life’s work was to achieve racial cooperation through humane forms of cooperative businesses. The people engaged in ROSCAs have appreciated that Garvey was not rooted in capitalist business and that he organized businesses in the community through cooperation and collectives that by their very nature focused on empowering Black people.

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NOTES

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2. I use the term Black Canadians to speak of the various cultural groups who identify as African descended peoples. Joseph Mensah (2010) also gives a good explanation of his use of the term in his book *Black Canadians*.
3. This perspective on Garvey is different from Stein's (1986) view of Garvey as a petty capitalist or Cronon's (1962) view of Garvey as a failed leader, both has shown there is quite a bit of controversy surround Garvey.
4. Refer to Hill's book, *Marcus Garvey: Life and Lessons* (1987), in particular the lesson on "Self-Initiative."
5. For a different interpretation of Garvey's role in business, see Stein (1986) who argued that Garvey was a petty capitalist rather than an entrepreneur with a different way of doing business from the mainstream.
6. See Milan and Tran (2004) for a good read on Black Canadians and their long history in Canada.
7. American Congressman Charles Rangel posted an op-ed "Marcus Garvey: A Rising Star," where he states that Garvey was harassed by the state and wrongfully accused of fraud (February 2002).
8. In *Huang's World: Jamaica*, Eddie Huang makes a video about Jamaican food but in this episode the owner of Africa Café reveals that Garvey was a political activist who inspired self-employment among the Black race (Viceland, Season 1, Episode 1, May 2016).

9. The term 'alternative economics' refers to a large body of literature that speaks to the direct challenge ordinary people take on to question neoliberal, commercial and individualized forms of business.

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