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Building in Struggle: A Home Buying Cooperative as a Transformative Asset Accumulation  
Enterprise- A Case Study Analysis

by

Angela Jones

Under the Direction of Maurice Hobson, PhD

ABSTRACT

The object of this study is twofold: One of the objectives is to analyze predatory lending practices as a result of the subprime market crisis and the effects it posed to African Americans wealth accumulation. And the second objective is to explore how the cooperative structure and principles examined through a case study analysis and analyzed within a soci-economic black political economy framework, has the capacity to be transformative in alleviating correlates caused by economic discrimination and economic disenfranchisement experienced by African Americans.

INDEX WORDS: Cooperatives, Black Political Economy, wealth inequality, subprime-lending, African Americans

Building in Struggle: A Home Buying Cooperative as a Transformative Asset Accumulation  
Enterprise- A Case Study Analysis

by

Angela Yaa Jones

A Thesis Submitted in Partial Fulfillment of the Requirements for the Degree of

Master of Arts

in the College of Arts and Sciences

Georgia State University

2019

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2019

Building in Struggle: A Home Buying Cooperative as a Transformative Asset Accumulation  
Enterprise- A Case Study Analysis

by

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Georgia State University

December 2019

## **DEDICATION**

I dedicate this work to those who struggled before me, my elders, my ancestors, and all those who dared to resist.

## ACKNOWLEDGEMENTS

I would like to express my appreciation to my thesis committee. Dr. Maurice Hobson, I thank you for your guidance and continuous discourse. Dr. Akinyela Umoja, thank you for your direction, your belief in this work as well as your groundings in the importance of resistance. Dr. Jessica Gordon Nembhard, I am forever indebted to your scholarship and your willingness to help and guide me through this process and research. I thank you for setting and uplifting the stage for this discussion to take shape. Your continuous contributions are duly noted and I hope to pick up the baton and continue. An extended thanks to the Madzimoyo family and the cooperative members who willingly shared their stories in the hopes of continued practice.

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## 1 INTRODUCTION

### 1.1 Background

African American economic advancement projects and initiatives have persisted in spite of economic disenfranchisement and without recognition—albeit understudied. There has been limited research about African American economic agency in general, even less so about participating in formal alternative economic practices and projects. African Americans have a history filled with countless examples of economic agency and practices especially in response to economic discrimination and racial discrimination. Some of the early research about the history of African American economic self-determination practices comes from the work of Jessica Gordon Nembhard. As shown through the scholarship of Gordon Nembhard, African Americans have especially used the cooperative model of business engagement and cooperative networks as a promotion of stability and economic ownership (Nembhard 2014). In doing so, cooperatives serve as an important strategy in economic development for African Americans and (Gordon Nembhard 2014) cites the historic usage of cooperatives by African Americans that maintains a unique community tradition. This tradition of African American cooperative engagement has a history of economic resistance, attempts and practice of economic agency in response to market discrimination and racial discrimination (Gordon Nembhard 2004).

As economic conditions improve nationally, African Americans continue to lag behind the national consensus. The Great Recession produced one of the largest economic setbacks in racial wealth inequality in the last 25 years. In 2011, the median average of household wealth amongst whites was 20 times that of African Americans according to the 2013 Pew Research Center study. The wealth gap between whites and African Americans,

and whites and Latinos have persistently widened as wealth accumulation have decreased, particularly as a result of the recent housing crisis. People of color, women, and working class persons are particularly vulnerable communities who have lost much of their wealth holdings and assets since the recent housing crisis of 2007 (Nembhard 2004). While whites and African Americans value of homes remains the single biggest asset of the two groups, African Americans housing wealth account for 49% of household assets in comparison to 28% of the average white household. White Americans have a much more diversified portfolio of wealth holdings and much more material wealth than their Black and Latino counterparts. Although homeownership remains a key asset for both groups, there exist stark disparities in the average value of homes between the two groups as African Americans hold on average \$70,040 in household wealth and white's average household wealth is valued at \$217,150 (Desilver 2013).

African Americans are particularly vulnerable to economic subjugation and economic discrimination and as a result, many African Americans have become victims to subprime mortgages and predatory lending practices. The Great Recession witnessed the drastic loss of assets finally accumulated by African Americans after years of being locked out of access to fair markets and economic opportunities. The lack of comprehensive protection against predatory lending practices and the under enforcement of existing laws, or the inexistence of policies that protect homebuyers, create a compelling rationale for victims of predatory lending to engage in group-organizing alternatives. Systems like cooperatives, credit unions and other cooperative financial institutions are examples of such alternative routes many have taken who are marginalized and boxed out of traditional markets.

In building on the scholarship of Curtis Haynes and Jessica Gordon Nembhard, this research will particularly focus on African American cooperativism through analyzing a unique case that uses the cooperative structure as a tool for group economic development and advancement as a response to economic and racial discrimination within the housing market. Cooperatives are companies that are owned by the people who mutually receive and use services thematically offered by the cooperative. A cooperative is defined by the International Co-operative Alliance (ICA) as “an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise” (ICA 2012). Members of the cooperative, who are also owners of the cooperative, form to satisfy a mutual social or economic need, to provide a quality good or service that the market is not providing, or the creation of an economic structure compensating for market failure (Gordon Nembhard 2014). Outside of theoretical and cultural implications, with the exception of authors Curtis Hayes and Jessica Gordon Nembhard, there is little academic research that investigates and evaluates the various ways African Americans have used cooperatives as responses to economic subjugation and as a tool to build wealth, build assets and provide for community needs. In investigating this research for a contemporary analysis, I focus specifically on preliminary qualitative research methods in the form of the case study analysis to help understand intimately an aspect of African Americans cooperative engagement. By researching The Uhuru Esusu Home Buying Collective LLC, I will use this cooperative in this study as an exploration of the viability of the cooperative structure, examine its economic and self-sufficiency implications, its ability to be a wealth building entity, and the

alternative economic development strategies used in response to market disenfranchisement.

## 1.2 Problem Statement

Gordon Nembhard's groundbreaking text *Collective Courage: A History of African American Cooperative Economic Thought and Practice*, documents how African American history is filled with countless self-determination programs and initiatives through collective actions and collective activity throughout the 20<sup>th</sup> century. Gordon Nembhard provides countless of models used by African Americans that demonstrate the usage of cooperative economic strategies as tools for economic revitalization. The cooperative framework and cooperative engagement continues to exist as an economic strategy used by members within the African American community, formally and informally, and particularly as a survival mechanism to combat racial discrimination. However, mainstream economic analysis has ignored most African American economic accomplishments, denigrating and disregarding the social, cultural, and human capitals and assets developed and positively asserted by African Americans throughout history.

Much of the research proposed and developed on African American cooperative economic activity has been in the form of theoretical assessments, historical and archival collections, and the use of cooperative economics as a cultural platitude. There have been limited studies assessing African American cooperative ventures in real time, the use of the cooperative structure, and the viability of such organizations. Research on cooperatives as a means to combat racial discrimination and as a tool for survival have been limited, especially in the assessment of African American cooperative ventures, the use of the cooperative structure, and the viability of such organizations. While there are documents of

cooperative usage as a tool for African Americans to gain assets, we know little about the viability and usage of this form of engagement. In addition, there is limited information on if and how cooperatives can contribute to wealth building. This study seeks to investigate the Uhuru Esusu Home Buying Collective, LLC, and its organizational processes as it relates to the cooperative structure and operations. More specifically, this study will assess how African Americans use cooperatives as a tool to respond to economic subjugation and build wealth through home-ownership.

### **1.3 Purpose of the Study**

In an effort to highlight African American cooperative engagement within the contextualization of the subprime lending crisis and the Great Recession, this study seeks to explore the potentialities of the cooperative structure as a legitimized response to economic disenfranchisement as experienced by the Great Recession and the phenomenon's impact on African Americans. In doing so, the cooperative, Uhuru Esusu Home Buying Collective, LLC will be selected as the case contextualized within the larger research discussion. I will be examining the Uhuru Esusu through the case study framework, assessing its viability as an organization, whether it meets the needs of its members, and what gains members receive from membership. In addition to the examination of the Uhuru Esusu as an organization, I will be examining how the organization uses the cooperative framework as an established wealth-building tool for its members.

Using the Black Political Economy as the theoretical framework, this study will conduct a qualitative case study analysis on market discrimination and the cooperative structure as a response to market discrimination, while specifically focusing on the Uhuru Esusu. I will use the data triangulation method to gather information by using multiple data sources to measure the

phenomenon. As a result, I hope this study will shed light on the usage of cooperatives as a continued African American traditional practice as well as a practical and theoretical tool used to respond to market grievances experienced by African Americans.

#### **1.4 Significance of the Study**

This research is significant because it is a proposal to bring the study of economic conditions and participation in economic alternatives of African Americans to the field of African American Studies as a serious concentration of inquiry. Illuminating the perseverance of African Americans who have created alternative economic frameworks and strategies, despite competition and discrimination, creates the groundwork in examples and lessons from communities participating in alternative economic methods. The case used in this study is not intended for generalizability, but contextualizes the theoretical implications of the cooperative structure and its benefit to economic engagement conducted by African Americans. By evaluating the successes and failures, the economic impacts of the Uhuru Esusu on its members, and the potentiality of asset building and wealth creation, allots for an in-depth analysis of cooperatives and economic engagement amongst African Americans.

#### **1.5 Nature of the Study**

The research study will utilize qualitative methods research design. Qualitative research methods allows the researcher to explore social and human phenomena in an in depth and detailed approach. Creswell (1998) assesses qualitative research methodologies as a process of understanding based on distinct methodological traditions of inquiry that explore a social or human problem (p. 15). Qualitative research allots for inclusions of an array of epistemological and theoretical frameworks, accompanied by field notes, interviews, recordings, conversations, observations and a series of other instruments used to interpret the world. Thus, qualitative

research methodology allows the researcher to engage in “an inquiry process of understanding” and as a result, the researcher gathers a “complex, holistic picture, analyzes words, reports detailed views of informants, and conducts the study in a natural setting” (Creswell, 1998, p. 15). Focusing on qualitative findings allows the researcher to gain an in-depth understanding of cooperative structures and understand and explain participant meaning (Morrow & Smith 2000). Unlike quantitative research, qualitative inquiry allows for the inclusion of various forms of data collection and various techniques to analyze the data.

## **1.6 Research Questions**

The questions posed for the research will be geared towards the cooperative structure and its ability or inability to be an asset-producing tool as well as if the cooperative can be a tool that responds to discrimination and functions in spite of discrimination. The listed research questions seek to understand the larger research goal and context and not in-depth interview questions posed to research participants. These questions are as follows:

- How does the cooperative model function as a wealth-building tool for its members?
- Can the cooperative model be a viable wealth-building tool?
- How can the cooperative model respond to racial and economic discrimination?

Subsequent questions used in the interview process is provided in the appendix

## **1.7 Theoretical Framework**

The theoretical origin of the Black Political Economy centers racial categories as a distinct but fundamental operating principle of economic inequality within economic markets. The scholarship of James Stewart and Major Coleman (2005) theoretical framing of the Black political economic paradigm “treats racial identity as a form of individual and group property having income and wealth generating characteristics” (p. 119). Thus race has social, cultural and

economic implications that can advantage the dominant group and disadvantage members of marginalized groups, economically shielding the dominant group for economic gains. The authors identify “(1) the role of economic forces in intensifying or mitigating conflicts between ‘racial’ groups, and (2) the extent to which economic institutions can be viably organized and operated while simultaneously accommodating sustained patterns of racial stratification” as two major foci of the black political economic paradigm (Coleman & Stewart 2005).

Traditional economic analysis and theories argue that racial discrimination is obsolete due to competition within markets and that competition in healthy markets eliminates the presence of discrimination. Gary Becker in *The Economics of Discrimination* argues that bigotry within the economic market is an irrational choice amongst economic actors because it undermines capital accumulation. Although economic agents and actors such as employers may have a “taste for discrimination” which can produce segregation, the differences in wage gaps, employment and other market gains between the groups cannot be sustained by discrimination. According to Becker, owners of capital will choose capital formation and profits over discriminatory attitudes and therefore any discrimination within the market will be eliminated within the laissez-faire paradigm. Becker’s theory has influenced a generation of economic scholarship and research that has omitted race as having an influence on economic outcomes, although racial economic inequality persists.

While neoclassical economic paradigms omits economic markets ability to sustain racial inequality, the Black Political Economy argues that neoclassical theories cannot explain the persistence of racial inequality and “...challenges the conclusion that competitive markets will eliminate discrimination or create a level playing field” (Conrad 2005). In fact, racial discrimination is endemic to the United States political economy and is manifested through racial

identity categorization and practiced within its institutions. Authors (Coleman and Stewart 2005) argue that "...race is used as a criterion to assign roles and positions in organizations and institutions" where those who control the allocation and flow of resources maintains the status quo of the dominant group. The Black Political Economy challenges the validity of traditional economic analysis and posits itself as a more inclusive and distinguishable paradigm in explaining economic inequalities within economic markets.

Evidence of racial economic inequality can be seen in many facets of society including labor market discrimination, investments, and where one chooses to reside. Of particular interest for this research agenda examines economic discrimination in housing where African Americans are subject to exclusion from choices of residences and subject to predatory lending practices. The Black Political Economy framework informs how the subprime lending crisis and the conditions of wealth inequality amongst African Americans exists and persists, where economic agents deliberately and institutionally maintain the status of the dominant group. This is done by eradicating or limiting wealth accumulation obtained by African Americans and Latino Americans. The recession is an example of how the market reproduces economic inequality, often at the hands of those who have economic influence and decision-making powers.

Limited refinements and elaborations have been added to the Black Political Economy as a theoretical framing. There has been limited scholarship on the development of Black Political Economy outside of scholarship on the economic conditions and positioning of African Americans. The weakness of the Black Political Economy framework is that it does not offer space to theorize or address African American economic engagement outside of the narrative of economic exclusion, economic limitations. income inequality, and economic discrimination. Even more limited, is its analysis on cooperative economics as an economic tool or alternative

economic practices exercised by African Americans in general. Although the authors (Coleman & Stewart 2005) allude to the collective oppression African Americans face, it does not examine collective economic efforts or alternative economic efforts African Americans engage in as a result. Contemporary Black Political Economy “rarely included an analysis of cooperative economics, and to date, the delineation of a theory of Black cooperative economic development nor an in depth analysis of the strategy and its accomplishments and benefits has been accomplished” (Gordon Nembhard 2014).

This project uses the Black political economy framework as a lens to examine discrimination and economic inequality within the economic marketplace. The theory is also used to explain African Americans economic positioning and continued experiences of inequality and disenfranchisement within the economic market.

### **1.8 Scope, Limitations, and Delimitations**

This study will utilize a small population consisting of men and women who are 18 years of age and older, African American, and members of the Uhuru Esusu Home Buying Collective, LLC. For the purpose of this study, the information collected and gathered will not be used for the purpose of generalizability, as the chosen research design does not intend to answer inferential understandings. The purpose of this study and the way in which it is designed, is to provide insight and information on a phenomenon that is under-researched or even unknown, demonstrating the case as unusual and exemplary. This study is under rigid time restrictions, as with more time I would use multiple cases to explore and examine the connectivity of cooperatives to the larger research theme.

## **1.9 Summary**

Introduced in this chapter is the proposed research strategy, the purpose, and overall significance the research has to the discipline of African American Studies, and the unique experiences in question to African Americans in general. Provided is the overarching goal of the researcher in connection to definitions, limitations, and clarity that are unfamiliar with potential audience, inclusive to reviewers and readers. The following chapters include: the literature review on wealth inequality, the subprime lending crisis, African American cooperativism, and cooperatives as wealth building tools in particular. The following chapters will also examine the Uhuru Esusu as a functioning response to market discrimination, as well as the proposed research method strategy the researcher will use to examine the research question(s).

## **2 Literature Review**

### **2.1 Background of Literature Review:**

One of the most important and most used strategy in accumulating assets is homeownership; however, there exists persistent homeownership gaps between whites and African Americans affecting the group's ability to build wealth. Often exemplified by evidence of the nation's history of racial discrimination through practices of discriminatory ordinances, discriminatory policies, racial covenants, and physical violence, the subprime-lending crisis of 2007 demonstrates continued institutional practices that have advanced the wealth gap between whites and African Americans in the 21<sup>st</sup> century. What is often absent from the research are the reactions of African Americans to market failures and discriminatory practices. The narratives are typically filled with data and analysis on the impacts of discrimination, poverty, unemployment and underdevelopment, but what is vehemently missing from the literature is the response from members in the community to the aforementioned circumstances.

This literature review attempts to bridge a connection between development strategies in the form of cooperative ventures and how African Americans have used the cooperative structure against predatory economic networks. In my attempt to understand how African Americans have built in spite of economic discrimination, I ran into several challenges. Alternative economics in any form is limited in orthodox economic studies, but especially in the scholarship on African Americans, whether it is in theory or their role within the economy. Not only is alternative economic ideology and exploration limited, the study of African American cooperative engagement is newly emerging, despite having a long and rich history of cooperative engagement especially in response to economic discrimination (Gordon Nembhard 2014). What is also limited in the research is the role of cooperatives in general and their ability or inability to generate wealth for its members. The literature on the subject area is scarce, and I am forced to forge conversations with and make connections between the subprime-lending crisis, housing inequality and cooperatives.

The literature review builds upon the aforementioned subject areas in four sections. The first section analyzes the impacts of homeownership inequities. The second section investigates racial predatory lending and its impact upon African American wealth accumulation. The third section extends the dialogue of African American cooperative engagement historically and as tool and viable alternative to market failures and discrimination. The fourth section of the literature review explores cooperative structures as wealth generating and economic development strategies.

## **2.2 Racial Wealth Inequality in Housing**

Homeownership amongst African Americans was an essential strategy to establishing wealth especially after long periods of systemic discrimination although efforts were

systemically deterred and prohibited (Massey & Denton 1993; Conley 1999). Many federal programs such as the Home Owner's Loan Corporation (HOLC) and the Federal Housing Administration (FHA) institutionalized racially based suitability requirements for mortgage loans, disinvestment in urban cities while simultaneously investing in suburbanization, and promoting racial covenants through redlining practices (Massey and Denton 1993).

Exclusionary practices exhibited by institutions historically meant that African Americans were excluded from the housing boom. Between 1940-1970, African Americans were institutionally shut out of home ownership opportunities due to continued institutional discriminatory procedures (Yinger 1986).

Homeownership is a significant component of analysis for assessing variations within wealth accumulation, especially for African Americans because a great portion of their wealth portfolio is placed in their homes. Including all the dimensions of wealth, such as bonds, corporate stocks, mutual funds, net equities, trust funds, and other wealth producing assets, while studying inequality, limits the distinctions between them. This also limits our understanding of racial and ethnic differences between the many facets of wealth. Krivo and Kaufman (2004) highlights that studying inequality in total wealth ignores any unique processes that generate racial-ethnic differences in particular types of wealth (p.586), and therefore analyzing variations in housing presents a stark narrative.

While there have been many approaches in wealth inequality studies, only a small portion of the literature has focused on the way in which race and ethnicity has played a role in the accumulation of wealth (Oliver and Shapiro 1995, 2006; Rugh & Massey 2010; Wolff 2010, 2001, 2007; Conley 1999, 2001;). Oliver and Shapiro (1995; 2006) have argued that racial variation in wealth disparities is rooted in historical precedence, which has been formulated by

historic and contemporary modes of discrimination. Oliver and Shapiro's (1995) groundbreaking text has since witnessed an expansion of scholarly research on wealth and racial inequality. The relevancies of the 1995 text in addition to the 2006 edition themes are still important today. The accomplishments of what the text has done for social science research is acknowledging wealth as an important correlate in the complete analysis of inequality. However, the policy recommendations Oliver and Shapiro offer are quite limited. The recommendations made by the author is a continued echoing from many researchers, however, more must be done at the local and practitioner levels. While the authors push for changes in policies such as higher inheritance taxes or "simple homeowner tax credit" (p. 184), the authors fail to generate or theorize wealth-producing alternatives.

The institutional and social contexts that housing renders is important when discussing wealth because there exists disparities in racial and ethnic makeups that disadvantages Black households at higher rates than their white counterparts. African American homeownership accounts for 59% of their net worth compared to 49% of their white counterparts (Wicks-Lim 2012). What Krivo and Kaufman (2004) find in their study is that there exist racial and ethnic stratification and discrimination trends in housing wealth amongst African Americans and Hispanics. This is due to the processes that take shape prior to entry into the housing market. When characteristics such as education, income, families and life-style are controlled for, the results show differential treatment for housing equity between African Americans, Hispanics, and whites (Gordon Nembahrd and Chiteji 2006; Oliver and Shapiro 2006; Conley 1999).

The accumulation of wealth through housing reflects broader processes of social stratification. As Conley (1999) has explained, housing wealth affects household behavior in ways that income cannot. Wealth plays a particular role in stability and livelihood and as Wolff

(2011) defines as the principal wealth concept, where wealth is a stock variable and income is a flow variable. Wealth includes a portfolio span of net worth, which includes "...assets that are built over time (e.g. owner-occupied housing, other real estate owned housing, bonds, financial securities, stocks and mutual bonds, savings, retirement funds, trust funds, etc) minus the value of debts" (p. 5).

There exist a deficit in the research on wealth inequality in terms of race and ethnicity and the roles they play in the accumulation of wealth. And when racial and ethnic variations are the areas of analysis, they present drastic differences than micro or macroeconomic explanations. The findings presented are focused on racial disparities, moving beyond the narratives of income inequalities but more encompassing to housing as an important component of wealth. This is important especially when assessing wealth inequality for African Americans and other racial minority groups.

### **2.3 The Subprime Lending Crisis & Predatory Lending**

The subprime lending crisis and the Great Recession further impacted racial wealth inequality at burgeoning rates of foreclosures amongst African Americans and Latinos in recent history. Because much of Black wealth was concentrated in their homes, African American households lost a much greater share of their wealth than white households. Wicks-Lim (2012) further substantiates this notion in her study on the Great Recession and its impact on African American wealth. She cites that homes of Black families make up 59% of their net worth compared to 49% among their white counterparts. Wicks-Lim (2012) states, "...when the housing crisis hit, driving down the value of homes and pushing up foreclosure rates, black households lost a much greater share of their wealth than did white households" (p 26). Research on subprime lending patterns have consistently proven the lending practices have

disproportionately and negatively impacted African American borrowers who come from marginalized backgrounds (Lei et al 2008; Rugh & Massey 2010; Phillips 2010; Price 2010;). These practices disproportionately occur amongst borrowers who are typically persons of color.

Several empirical studies provide further evidence of African Americans in particular being gravely impacted in many ways from the subprime-lending crisis. Immergluck & Wiles (1999) found that predominantly African-American neighborhoods experienced higher rates of subprime lending. Bocain et al (2006) found that loans with prepayment penalties were higher amongst African Americans and Latinos and both groups received higher priced home purchasing and refinance loans. Rugh and Massey (2010) examine segregation as a necessary correlate in examining the subprime-lending crisis. It is the uniqueness of segregation that creates the need and the market for subprime lending specifically. The authors make the argument that many of the eligible applicants were minorities, whom of which occupied segregated neighborhoods, and when the economic fallouts began to happen in 2007, urban neighborhoods surpassingly experienced high levels of foreclosures.

Many of the studies on subprime lending are in the forms of historical analysis and quantitative reviews. There exist very few studies that engage in theoretical and epistemological frameworks from collecting information from those who are directly affected and displaced due to the phenomenon, and alternative practices or institutions that specifically critique the subprime lending crisis (Gordon Nembhard 2013). Often times those stories are codified in ordinal inferences and the effects are shown in numerical sequences. The stories of triumph and the stories of the effects are often subjugated topics of subprime lending. This research seeks to tell those stories and the stories of how communities are responding to the financial crisis.

## 2.4 African Americans and the ‘Cooperative Tradition’

Jessica Gordon Nembhard has been one of the few leading scholars in African American cooperative economic thought and engagement. In the groundbreaking text, *Collective Courage: A History of African American Economic Thought and Practice*, Jessica Gordon Nembhard sets the foundational precedent in documenting the histories of cooperative practice and engagement throughout African American history. In an archival fashion, Gordon Nembhard has a cross methodological approach, using both primary and secondary sources, quantitative and qualitative data, and theoretical analyses thematically interwoven, to compile the practices and experiences of African American cooperative strategies. What she finds is that African Americans have a substantial yet understudied history of economic resistance, attempts, and practice of economic agency in response to labor market discrimination and economic racial discrimination (Gordon Nembhard 2014) labeling it as a ‘traditional’ practice amongst the group.

While Gordon Nembhard (2014) focuses on African American experience specifically, it is important to note that the engagement of collective economics predates the African American experience. Collective economic engagement has roots as a West African pre-colonial financial institution. Adebayo (1994) documents pre-colonial rotating savings and credit associations as rational financial institutions developed to meet the needs of members of the society. One of the financial institutions he names are Esusu’s. The root word of su in Yoruba culture is defined as pulling together or contributing to the greater whole. Known as Roscas among Yoruba people, Esusu are an ancient economic system, arguably having origination in West Africa moving as far as the West Indies as well as the Americas. An ancient tradition amongst African people, Esusus were economic systems used to assist members in stringent financial problems, whether it was personal financial problems such as debt, funerals, and home building, or expanding businesses

and farms. Esusus were used as capital formation instruments and institutions, aiding in the economic advancement of its members by meeting their financial needs. Adebayo (2014) asserts that often times historians like to categorize esusus as “curious economic institutions” and an “adaptation to a condition of poverty or relative deprivation” as Kutz (1973) has often asserted (Adebayo 2014). Adebayo makes the argument that esusus were “rational economic institutions” and often time scholars use “...derogatory terminologies...us[ing] foreign standards to judge the development of other people and their institutions” (p. 395).

But esusus do not fit within traditional foreign concepts of economic institutions and responses. Adebayo debunks this notion when citing Geertz (1962) who makes the argument that esusus bridge the gap “between agrarian and commercial economic patterns and between the peasant and trader attitudes toward money and its uses” (p, 395). Adebayo asserts that Geertz’s claim is underdeveloped because the relationship between economic actors in African societies did not resemble western dichotomous relationships between agriculture, industry, and commerce. Members from various occupational groups in African societies were interrelated and often time belonged to the same esusu network. Therefore, resources were pulled from various economic entities including agricultural, commercial and industry. There has been a host of movements and strategies throughout the history of African Americans in regards to economic thought and engagement. Many scholars of the 20<sup>th</sup> century advocated cooperative economics as an economic strategy for racial upliftment (Gordon Nembhard 2004), also see Dubois 1907. 1933; Shipp, 1996; Cohen 2003: 10-13; Schuyler, 1930; 1932; Frazier 1923; Karenga 1989; Matney 1930; Reddix 1974).

W.E.B Dubois economic engagement and scholarship has a record of theoretical shifts in methodology and conceptual frameworks. In 1907 Dubois held a conference entitled, “Negro

Business Development and Cooperatives,” a conference geared towards promoting the usage of cooperatives as a serious inquiry of engagement for African Americans. His disenchantment with capitalism and its materialistic ethos reflected in his later writings as he began to question the viability of capitalism and whether it could bring forth economic advancement for African Americans. In the *Crisis* magazine of 1917 Dubois questions “Shall we try the old paths of individual exploitation, develop a class of rich and grasping brigands of industry, use them to exploit the mass of the black laboring people and reproduce in our own group all the industrial hell of Old Europe and America?” (DuBois 1917, pg. 166). Within his dissatisfaction with the fractions of capitalism and its dealings with African Americans, DuBois proposes his theory of economic cooperation in which he labels as the group economy. The group economy was theoretically designed to use the segregated conditions of African Americans to create a cooperative economy which draws from business leaders, educators, business owners, historically black colleges and universities, health professionals and churches (Dubois 1917). Many, including the National Advancement for Colored People (NAACP), criticized Dubois for his theoretical shifts in economics, often accusing his methods as separatist. However, if the cooperative structure does not include such mechanisms, then members would be susceptible to only wage creation and revenue sharing or ways to save money and cost. This method may increase access to living wages or generate disposable income, but that does not automatically lead to wealth creation.

The scholarship on African Americans and the use of cooperatives present further opportunity for research for those interested in assessing how the cooperative model can address certain inequalities and market discrimination. An in-depth qualitative case study exploring the context of market discrimination and responses to it from African Americans in a cooperative

framework can illuminate conceptual understandings and pragmatic examples of responses to inequities present in wealth inequality research and the subprime-lending crisis. The available studies addressing the understudied topic examined do so often with themes and subjects on poverty, scarcity, income inequality, competition, and discrimination.

However, limited in scope, the topics of group economics in the context of collective identity and collective activity as an alternative method are themes rarely discussed. Although scholars have engaged in cooperative thought, organizational analysis as well as the exploration of particular organizations, presents a gap in the research. The research study presented, evokes a methodological case analysis in review of cooperatives and how they function and can function when addressing economic inequities. Therefore, the exploration of alternative economic paradigms and the practice thereof must be assessed and analyzed for purposes of viability as it relates to housing market discrimination and disenfranchisement. This includes highlighting the hidden practice and history that cooperatives form in the African American historic and contemporary tradition.

### **3 Methodology**

#### **3.1 Research Method and Design Appropriateness**

This study will utilize a qualitative case study approach, a research methods procedure used for understanding complex social phenomena. The researcher uses the single instrumental case study design, focusing on an issue or concern and then selects one bounded case to illustrate the issue (Creswell 2013). The Uhuru Esusu and its participants are used to conduct “an exploration of a ‘bounded system’ of a case or multiple cases over time through detail, [through] in depth data collection involving multiple sources of information rich in context” (Creswell, 1998, p. 61). The Uhuru Esusu Real Estate Investment Club LLC is the selected case for the

research study and questions of why and how, instrumental to the case study design, were used to examine the cooperative's structure, and its viability to serve as a transformative tool in response to market discrimination.

Arguments in question of the case study methodology points to problems of generalizability by using a single case, and therefore make the argument that case study cannot contribute to scientific development. But Flyvbjerg (2006) explains this as a misunderstanding of the values of the methodology and that "context-dependent knowledge" is what "...[lies] at the center of a case study as a research method" (p. 5). The goal of this research project is to not generalize the Uhuru Esusu as a cross applicable framework to all economic discrimination solely, but to highlight its efforts and usage of the cooperative structure as an economic means to respond to market discrimination and a wealth building tool. Because there exists limited research due to understudying African Americans and their cooperative economic activity, yields to evidence of an understudied population, which typically needs a case study analysis. The research developed on African American cooperative activity such as Jessica Gordon Nembhard's work including *Collective Courage: A History of African American Economic Thought and Practice*, does so using theoretical conceptualizations, historical accounts (which can also be used in case study), and are often times reflective, but there exist no thorough test or assessment of contemporary African American cooperative engagement in real time.

The goal of this research is to highlight cooperative engagement by African Americans as an alternative economic usage as well as to highlight the cooperative model as a means to address discrimination in credit and housing markets and as an asset and wealth building tool. Within this assumption, the researcher uses the case study approach as a qualitative inquiry.

### 3.2 Data Collection:

The data collected for this study will consist of in-depth interviews of participants, direct observation, non-participant-observation, field notes and document reviews. The use of in-depth interviews is valuable in the case study methodology because interviewees act as informants who provide key and detailed information about the organization. Interviews of ‘informants’ can also be used as a corroboration tool along with other data sources to verify the provided information. The direct-observation collection method will feature the researcher observing meetings of the Uhuru Esusu in its natural setting, which will include meetings and house visits. During the participant-observation portion of the data collection, the researcher will participate in activities designated by the cooperative. Field notes and document reviews will be used to supplement interviews, ensuring exactness and augmentation for the information.

*Interviews:* Two phases of interviews were used to collect data regarding the organizational and operational structures of the Uhuru Esusu. The first phase consisted of interviews of the identified founders Wekesa and Afyia Madzimoyo of the Uhuru Esusu. The interview examined the motivations of the Madzimoyos to create a home buying cooperative. The second phase of the interview process consisted of interviewing Uhuru Esusu ‘units’ consisting of five members, assessing their experiences in participating in the Uhuru Esusu. The interviews took place in various locations including participant’s homes, requested public spaces and the usage of video messaging, each interview lasting approximately 1 hour. Participants were informed that the researcher would be taking notes during the interview process and the interviews were recorded on an audio recording device. The interviews were transcribed with interviews focusing on the members accounts of their participation in the Uhuru Esusu and their overall outlook on cooperatives and its served functions. Participants were notified on questions

and reminded that they can skip questions or not answer them if they felt uncomfortable or unsure throughout the process.

The semi-structured style of the interview was conversationalists in setting, where the researcher presented a set of pre-prepared questions. The questions were designed to generate conversation around key investigative areas and themes. The researcher asked additional questions that were intended to clarify and expand based on the participants responses. These questions asked about participants experience in the cooperative, including questions such as why participants choose to participate in the cooperative, overall history of the organization and their relationship with it, interviewees' perspective of the organization, and what motivating factors prompted the individuals to join the cooperative.

*Non-Participant observation:* During the non-participant observation I observed the behaviors and environmental conditions of the Uhuru Esusu in its natural setting. The natural settings included observations of meetings as well as examining homes purchased by the Uhuru Esusu. This took place during designated meeting times chosen by the members of the cooperative. The observations were audio recorded, photographs were taken of the homes that were purchased by the members, and field notes were taken

*Document Reviews:* Documentary research was used to examine electronic texts and internal files used by the cooperative. The purpose of the document reviews is to investigate and gather corroborating information in the form of organizational records. The organizational records used for this case study such as budgets, email correspondence, mission statements, implementation processes, Operation Agreement, and other personal documentations such as notes, calendar dates, and progress reports. This evidence was used to corroborate and augment evidence from other sources gathered by the researcher.

### **3.3 Instrument:**

The research instrument used for this study is data triangulation by using a convergence of evidence that relies upon multiple data sources and multiple measures of the same phenomenon (Yin 2009). Data triangulation uses multiple sources in order to ensure corroboration. By using data triangulation, I was able to obtain multiple measures of the phenomenon and gain multiple perspectives when dealing with variations within the evidence. The multiple data sources used in this study includes: structured interviews from cooperative members, documents, and direct observations of the cooperative meetings and homes purchased.

Using multiple sources of evidence allowed for me to establish construct validity. By using data source triangulation, I looked for the data to remain consistent within different contexts and multiple data sources. One of the main sources of evidence used were interviews. Interviews were used to investigate, verify and test understandings and concepts of the cooperative model and its associative framework within the wealth inequality and sub-prime lending conversation. In the in-depth structured interviews, I posed questions individually to participants geared towards their participation in the cooperative. Interviewing participants will help the researcher assess whether or not the co-op model has helped as a wealth accumulation tool as well as if the cooperative has satisfied an economic or social need in compensation for market failure.

### **3.4 Unit Analysis and Case Selection**

The unit of analysis for the case study methodology is a critical factor because rather than studying a group or individual, case study research also focuses on the process or system of action. Tellis (1997) asserts, “case studies tend to be selective, focusing on one or two issues that are fundamental to understanding the system being examined.” The issues being examined,

wealth inequality and the subprime-lending crisis contextually surround the case and the ways in which the case responds or exist within the issues.

The case selected must be a cooperative and operate within the cooperative framework. It must also be an asset building or wealth creation cooperative as a goal amongst the membership. A cooperative is a company owned by the members who use the services offered by the cooperative. The case selected must structurally and thematically be in alignment with the cooperative framework. The case selected is the Uhuru Esusu Home Buying Collective, LLC. The case was chosen for several dimensions: it fit the description of a cooperative and also operated under a wealth accumulation structural framework.

### **3.5 Participant(s):**

Purposeful sampling was used for the selection of participants. Patton (1990) describes purposeful sampling as "...selecting information rich cases for in depth study. Information rich cases are those from which one can learn a great deal about issues of central importance to the purpose of the research..." (p. 169). A case that is rich in information and detail necessary to engage in African American economic self-determination, wealth creation and wealth inequality in general and the Uhuru Esusu represents that. Participants were recruited through voluntary participation after an initial invite was sent out amongst all members. Each participant in the study had to identify of African descent and have proven membership within the selected cooperative.

A sample of the members researched consisted of four unit participants comprising of 7 represented participants in total. Members of the cooperative were represented as units. The units in the study can be represented as one person or a couple.

Below is a snapshot of each participant profile:

*Table 1 Participants*

Units	Education	Age	Marital Status	Purchased Home
Unit 1	College	38	Married	Y
Unit 2	Some College	58	Married	Y
Unit 3	College	47	Single	N
Unit 4	College	58	Married	Y

### 3.6 Data Analysis:

The data analysis was conducted in six phases:

**Phase 1:** Organize all data materials collected. This included the audio recordings, documents, pictures and field notes. During this step I reviewed all said materials and prepared the data for analysis. I looked at all collected information and examined the information through a holistic lens in preparation for analysis.

**Phase 2:** I transcribed all audio-recorded interviews on Microsoft word. While transcribing interviews I made constant notes and references of phrases and/or identifiers that stood out. During this process, I also highlighted areas that intersected and/or matched with other areas in the data collection including field notes and observations.

**Phase 3:** After all interviews were transcribed, I read and reread through all information collected, getting acquainted with the field and observation notes as well as the interviews. This allowed me to get a general understanding of the information that I collected as well as see what the participants were conveying. It also allowed to me see where information intersected, connected and disconnected.

**Phase 4:** Phase four consisted of coding the data collection. This was done through the Creswell's organization method by organizing the material into segments and organizing the segments into themes. Two variation processes took place for the coding method. This included elemental coding for first cycle coding process and patterned coding for the second coding cycle. This led to generalizing emerging categories and themes based off what the participants said and commonly threaded themes between the participants. Themes were generated based off of synonyms from participant's responses and summaries of commonalities presented in the research.

**Phase 5:** During this phase, I interpreted the data. By focusing on what the participants said, and accurately portraying the messaging and the participant perceptions.

**Phase 6:** Cross check the data. This was done by making sure all information given by participants was cross referenced with document materials collected, reiterated by other participants, and intersected with what was collected with field notes and the observations.

### **3.7 Reliability and Validity:**

To ensure reliability and validity in the study, the researcher will produce a case study protocol, which is a report on how the case study specifically has been conducted. In addition to the case study protocol, a case study database will be included where the case study notes, documents, located in the appendix and narratives will be organized for later investigations. Producing a case study protocol and case study database ensures the possibility of subsequent researchers to arrive at the same or similar conclusions if they were to conduct the research study again.

To ensure construct validity within the research study, the researcher will establish a chain of evidence to demonstrate how the researcher went from initial research questions to the

final conclusions. Also through the data triangulation process for data collection, the researcher examined the research from different angles by using multiple sources of evidence to examine the same phenomenon strengthening construct validity.

### **3.8 Summary:**

This chapter included discussions of the research design chosen for the study consisting of population, sampling methods, and research procedures the researcher will utilize to investigate the research questions. This section also included discussions of reliability and validity.

## **4 Findings**

### **4.1 Background: The Uhuru Esusu**

Uhuru Esusu Real Estate Investment Club, LLC, located in Atlanta, GA and formed by Afiya and Wekesa Madzimoyo, is a sponsored extension of the Aya Educational Institute, which provides an African centered alternative for educational services and resources. Renowned for a multitude of community projects and businesses, including the Aya educational institution, and community healer practitioners to name a few, Afiya and Wekesa Madzimoyo formed the Uhuru Esusu after battling in court against JPMorgan Chase, Bank of NY Mellon Trust and GM Financial for predatory lending practices and fraudulent foreclosure on their Stone Mountain, Georgia home. Like many Black families who had lost their home, and much of their wealth portfolios during this time, the Madzimoyos found themselves in a financial and predatory bind. When Wekesa attempted to negotiate the loan on his home due to falling home values, the lender-servicer could not identify which bank was the secured creditor. Per repeated request sent by the Madzimoyos, the lender-servicer still could not identify which bank owned the property. When the Madzimoyos could not identify the secured lender and could not negotiate a fair price for their own, the banks proceeded with foreclosure proceedings. The Madzimoyos began to

strategize on how to best approach the situation. They sought legal help; however, the Madzimoyo's could not find lawyers who wanted to take on the case. The family then had to begin to strategize on how they would take on the battle in court proceedings themselves. The Madzimoyo's then formed Justice @ Home. Justice @ Home operated as a quasi-legal clinic for families who too had lost their homes during the foreclosure crisis or were in danger of facing foreclosure proceedings. Although the Madzimoyos were not certified lawyers, they became their own pro-se litigants, studying the law and using it as a weapon of defense. They also began to teach other homeowners who had been victims of predatory lending on becoming pro se litigants, organizing community members and organizations based in the Atlanta, Georgia metropolitan area.

Throughout this research study the Madzimoyo's were still wrapped up in court proceedings fighting for their home. While the Madzimoyos Warrior spirit was on full display, they used their struggle as a teaching moment and a moment of triumph. In conjunction to being victims of predatory banking and lending practices, and fighting and teaching others to fight against fraudulent foreclosures, the Madzimoyo's began to take advantage of the depressed housing market. Co-founding member Afyia Madzimoyo states, "We were saying that we don't feel secure right now in this lending world, lets secure something up for ourselves, so they can be reminded that maybe you want not to be dependent on for the bank." Too often financial institutions, especially those whom are not localized within struggling communities, prey on the vulnerability of those constituents. Those from marginalized communities often fall victim to predatory financial practices. Forming the Uhuru Esusu was a part of the Madzimoyo's larger strategic contingency to empower community members to not only fight against predatory lenders, but also empower each other by economically pooling together resources and giving

members control in processes of self-driven and self-determined economic development practices. By accumulating assets free and clear of financial institutions, the Uhuru Esusu displays an effective attempt and display of people coming together to participate in collective economic strategies and self-determination.

The formation of the Uhuru Esusu home buying collective was an effective attempt to galvanize African Americans through collective home purchasing efforts. Wekesa is quoted explaining what drove the creation of the Uhuru Esusu in stating, “Our goal was to get homes free and clear, to buy homes. Because folks have manipulated this transfer of wealth, manipulated this housing depression and Black people lost their houses and our communities were ravished.” Many participant members in the Uhuru Esusu also shared similar stories to the Madzimoyo’s as they too had become victims of the foreclosure crisis. The Uhuru Esusu therefore joined a long lineage of African American cooperative activity in the face of discrimination and sought to build economic stability in spite of discrimination faced.

#### **4.2 Recruitment Strategy**

The Madzimoyo’s recruitment strategy for participants in the Uhuru Esusu was based on cultivating relationships and expanding existing relationships that were based on trust, reputation, and reciprocal altruism. To obtain membership in the Uhuru Esusu required a series of processes. All members had to undergo the designed Warriors Healers Builders training. Warriors Healers Builders also known as Healing Oppression’s Wounds, is a multifaceted model that uses African centered communal utilities for dealing with and responding to the psychological and emotional effects of racism. Modally strategic, the Warrior aspect of the model focuses on challenging people, policies, and practices that perpetuate racism. Warriors Healers Builders urges Black people to be ‘warriors’ and fight against such practices. The Healer

aspect of the model focuses on healing from the psychological and emotional scars racism and oppression have rendered on Black people. Through the creation of safe spaces to address trauma, the healing aspect of the model uses principles to strengthen community and family relationships and aide in developing emotional literacy. The Builder component of the model focuses on building institutions, families, organizations, and businesses. This is an essential component in the Uhuru Esusu Wekesa states, because it is not enough to only fight against systemic practices, or just focus on dealing with the trauma caused by racism, but African Americans must also build institutions and businesses in order to be self-sufficient.

#### **4.3 Selecting Members**

Membership in the Uhuru Esusu was open to people of African descent irrespective of class, political, or religious affiliation. Members involved in the Uhuru Esusu vary in socioeconomic status ranging for low to moderate incomes. Unlike traditional banking and lender institutions which assesses credit worthiness and financial history amongst other things, the Uhuru Esusu instituted recommendation techniques based on relationship building strategies where the members had to have the support of the family and their community. All members had to obtain recommendations from a family member, recommendations from someone whom participants had done business with and a recommendation from someone in the community. All recommenders were then invited to a communal gathering upon acceptance into the cooperative. This encouraged fulfillment and completion of the cycle, creating a network of support and measures of accountability.

#### **4.4 Business Operations**

Legally forming as a Limited Liability Company, the Uhuru Esusu Operating Agreement regulated and outlined the internal affairs and organizational governance of the cooperative. The

cooperative venture structure utilized democratic cooperative principles to manage procedures and the operations of the enterprise coupled with African centered themes as guiding interpretations and functions for the organization. Decision making within the organization was based on group consensus, where each member has equal value and input. Rather than profit driven directives, the Uhuru Esusu forms as a mutual aid providing for the needs of its members by collectively pooling money and resources to purchase and own homes. The Operating Agreement outlined the group member's costs, interest, profits, and roles of members, accounting information, and processes for financial contributions. The Operating Agreement also outlined the processes of membership, membership meetings, administrative roles, and other roles and responsibilities of group members and their levels of participation.

The Uhuru Esusu is made up of 10 primary units each comprised of individuals and married couples with two alternate units who would join if subsequent members dropped out of the rotation cycle. There were six single units and four married units totaling 16 people who were apart of the cooperative. Each member of the cooperative identified as being of African descent ranging from low-to-moderate income levels. The group was comprised of nine females and seven males ranging from ages 18-65.

Every month, members of the cooperative were required to make payment installments of \$500.00 for the course of two and a half years. Every three months, the cooperative would accumulate \$15,000.00 and members would draw names from a pot to choose who would collect the \$15,000 and acquire a property. After members received a home, all members of the cooperative would participate in the rehabilitation of the purchased homes. In cooperatives, members take on the responsibility of all functions within the enterprise and the Uhuru Esusu is

no different. Every aspect of the venture was guided and directed by the collective efforts of each member.

#### **4.5 Discussion of Core Themes**

This section addresses how the Uhuru Esusu uses the cooperative model as a both a tool to respond to economic subjugation in addition to the cooperative structure as a wealth accumulation tool. Throughout the recorded interviews and participant observations, participants cited economic limitations as a challenge particularly within the housing market as well as a challenge to the African American community at large. Many of the members had reported being effected by the foreclosure crisis or had knowledge of peer groups or family members being affected by the crisis. This in turn served as the overarching motivating incentive to join the Uhuru Esusu amongst desires of investments and asset accumulation. The designed structural framing of the Uhuru Esusu equally distributed assets to the members through acquisition of homeownership, leading to wealth accumulation. The groups collective investment put into the Uhuru Esusu received varying rotational returns resulting in both patronage refunds and homeownership.

When assessing the Uhuru Esusu, through document reviews, interviews, and participant observations, several themes emerged. Seven core principles have been identified: (1) Commitment, (2) Investment, (3) Collective Ownership, (4) Interpersonal Cooperation, (5) Market Instability, (6) Group Identity and (7) Trust. Table 2 shows the data triangulation process that took place and Table 3 summarizes interview evidence of the themes from the four unit participant members.

Table 2 Data Triangulation

Instrument	Source	Compared to:	Corroboration:
Field Notes:	*During Interviews * During Observations *Member Meetings	<ul style="list-style-type: none"> <li>• Interviews</li> <li>• Participant Observation</li> <li>• Documents</li> </ul>	Very Strong
Participant Observation:	*Warriors Healers Builders Retreat	<ul style="list-style-type: none"> <li>• Interviews</li> <li>• Field Notes</li> </ul>	Strong
Non-Participant Observation:	*During Member Meetings *Tour of Homes	<ul style="list-style-type: none"> <li>• Interviews</li> <li>• Documents</li> </ul>	Very Strong
Interviews:	*In Participant Homes *Public Spaces *Google Hangout	<ul style="list-style-type: none"> <li>• Documents</li> <li>• Participant Observation</li> <li>• Field Notes</li> <li>• Documents</li> </ul>	Very Strong
Documents	*Operating Agreement *Emails *Recruitment Material *Bank Receipts *Videos	<ul style="list-style-type: none"> <li>• Interviews</li> <li>• Field Notes</li> <li>• Non-participant observation</li> </ul>	Very Strong

Table 3 Core Themes

Core Themes	Interview Quotes
Commitment	<p>“...it was a long commitment and its one of those things where you start and you hope that everything is going to go a certain way, and then you have to just, even when you’re tired, you have to continue to push through” <b>Unit 1</b></p> <p>“So, (pause) you know the purpose was for each person to purchase homes and um we all were in support of each other til that end. Even to um helping them get the money”—<b>Unit 2</b></p> <p>“At the end of every Esusu meeting we use to get around each other in a circle and say “I won’t turn you lose, I won’t let you go, I won’t let you down, I’m in it to win it, I’m in it for the long haul, and we would affirm our commitment to the group and to each other. We’re looking to each other and holding hands and saying that” ---<b>Unit 3</b></p> <p>“the agreement is that youre going to stay in touch, you have to meet your obligations, and good communication and you haven’t showed up, you haven’t called, and then you show up. WE needed clear, and to have all agreed on a process to let us know where you are” –<b>Unit 4</b></p>
Investment	<p>“We now have another piece for property where you know God willing will be in the family for a long time and be beneficial to us in the short term and long term” <b>Unit 1</b></p> <p>“...of course, once I found out that it was home-buying, that we were going to purchase 15,000 dollar homes, it um (pause) it made sense. I’m a risk-taker and adventurer and I tried. It made sense and more than even the end purpose the end goal was to get a home” -<b>Unit 2</b></p> <p>“And it seemed very attractive to purchase your own house for \$15,000 and then be mortgage free. Its beneficial and attractive and who wouldn’t want to do that” ---<b>Unit 3</b></p> <p>“I didn’t really own anything except membership. And when I will have completed all of my work at the end of this term, I can get back the value of what I put in. Some of us got back the value of cash that we put in, some of us got back the value of the houses that we picked and we had cared for.” –<b>Unit 4</b></p>
Collective Ownership	<p>“...In the group that everybody voices was valuable, everybody input is valuable, and that is also another reason that it was a pleasant experience even in the midst of the work that it required” <b>UNIT 1</b></p> <p>We worked together you know, and we pushed through. There were struggles along the way. The group we stayed close all the way through—<b>UNIT 2</b></p> <p>“we have family roles, and a part of my role was to keep up the spirits and be joyful and happy. I just am, and I was excited not just about buying a home, but building a community. That was as important to me as buying the home if not moreso, building community” –<b>UNIT 3</b></p> <p>“This sense of we was critical to keep reminding people that whatever we’ve done we’ve done it together. That all of us can take ownership of it so that we were able to purchase four homes and in fact we started calling them Esusu homes. It was all of our efforts, it wasn’t individually” <b>Unit 4</b></p>
Interpersonal Cooperation	<p>“The belief and clarity of we can do this. And the affirmations of unity in coming together for this particular cause and connecting to other people” –<b>Unit 1</b></p> <p>WE worked together you know, and we pushed through. There were struggles along the way. The group we stayed close all the way through.—<b>Unit 2</b></p> <p>“...some people that we have long-term relationships now, so we built community within our community at at large. Its been wonderful to build these relationships with these people and we would not have built before” –<b>Unit 3</b></p> <p>“That we could not have the exact outcome that we had wanted and still be together and still trusting each other and happy that we did it and still be family ...” <b>Unit 4</b></p>
Market Instability	<p>“Money. Money is always the big challenge. Money and that we you know were going through our own financial stuff because I changed jobs in the midst of us doing this. The challenge of trying to carve out additionally funds when your budget is relatively fixed” <b>Unit 1</b></p> <p>“Because at times you would look at the employment statics, it was getting worse and worse, and people were losing their jobs and having hard times, and the group and how are you going to pay practically. Staying positive and having a favorable outcome was the biggest challenge to me” ---<b>Unit 2</b></p> <p>“I didn’t actually get a home. What happened is that the housing mortgage changed, and those \$15,000 dollar properties were not out there like they were at the beginning. So I didn’t get a house, but every bit of money I was able to get out” –<b>Unit 3</b></p> <p>“It was a challenge too I think because they market changed. Going in, we knew we could take 15 thousand dollars and buy a home without a problem, after a while that began to change” ---<b>Unit 4</b></p>

## Group Identity

“And so I think without that, I don’t think that it works out. Its easy for people to say at the first sign of fear or at the first time of any turbulence, oh these black folks don’t have it together and this all gone fall apart by turning their backs on each other. And I think that training and then reaffirmation that kept everything together for us to get all the way to the end” –**Unit 1**

“it restored my faith in Black folks that we can work together, we can build, and we can do what we said, The strength is that I definitely know that with trust in each other we can do whatever we want and nothing is stopping us but us” **Unit 2**

“You come into a group of people that look like you, that have similar historical experiences as you, and you’re getting affirmed, you’re getting support, you get love. And that helps to relieve those fears”- **Unit 3**

“And I always remember for our people, we have a lot to be afraid about when it comes to coming together with each other and building that trust that we can keep it. Especially with And for the people that needed to see something, because seeing is believing, with that house, I’m going to do it” **Unit 4**

## Trust

“And so I think without building relationships, I don’t think that it works out. Its easy for people to say at the first sign of fear or at the first time of any turbulence, oh these black folks don’t have it together and this all gone fall apart by turning their backs on eachohter. And I think that training and then reaffirmation that kept everything together for us to get all the way to the end”. –**Unit 1**

“One of the things and biggest statement with Warriors Healers and Builders is that you saw those things happen. And even though they happened, ok, you still are a wonderful person, you still who you say you are, you still 100%. We were able to keep people involved even when they hit hurdles. It kept them in touch with us. You know, and then in time they kept in there. There was no judgment, and it was just support, a very nurturing supportive environment.” –**Unit 2**

“That was the main strength. That building community and checking in with folks, and getting to know people on an intimate level. The thing about putting your money with other people, Black people, our people have an historic fear and a lack of trust especially when it comes around money. We tackled that by dealing with the Healing Oppressions Wounds Model. I think that was key in making our Esusu a success.”---**Unit 3**

“we all had to say who taught us to not trust each other to not trust ourselves number one with money and to not trust each other. ... And we say rebuild to say that it has been there before and we were very clear that we would stay active in rebuilding. And we were actively doing it and the tools of WHB we adopted to actively help us every day in relationship with each other. And we committed ourselves to rebuild. “—**Unit 4**

## 4.6 Commitment

Throughout the interviews and participant observations, several commonalities within the participant’s responses arise about the values and limitations around commitment. Members established a system of accountability to encourage and sustain member’s commitment in the Uhuru Esusu. As outlined in the bylaws, the members organized communicative reminders, assessments of individual members, and emphasized the importance of sustainability and completion throughout the process. The established systems of accountability measures were effective in ensuring that members were present, secure, and accountable. Although participant

members expressed concerns about commitment, participant member Afiya explains that, “...even through the process of connecting and recommitting and reconnecting with everybody that’s a thing that helped us overcome the challenges that we faced.”

The duration of the Uhuru Esusu was designed to last for two and a half years. The timeline of the required participation was demanding on participants, and the skills and resources used to ensure and sustain commitment was a collective group effort. And during the timeframe of the Uhuru Esusu, many of the members experienced life-affecting hardships and therefore, commitment capabilities were tested. Through the established mechanisms and internal systems to sustain commitment from members, the members were able to complete the process and stay involved. After each meeting, members had a collective saying of “I won’t turn you loose, I won’t let you go, I won’t let you down, I’m in it to win it, I’m in it for the long haul.” And participant member Dale explains that “we would have a saying at the end of our meetings that I’m not gone let you down, I’m not gone turn you loose, I’m in it to win it, I will hunt you down, I will track you down, and we had to do that sometimes.”

#### **4.7 Investment**

Many of the participant members indicated that their motivations to participate in the Uhuru Esusu were its return on the investment. What was attractive to many of the members and their willingness to participate was due to the idea of owning a home free and clear of any mortgage responsibility and purchasing a home for \$15,000.00 or less. As a result, many members were able to purchase a home adding to their wealth portfolios and wealth accumulation capabilities.

The way in which this cooperative was structured and its explicit mission makes a unique case for cooperatives and their ability to translate into asset building and wealth accumulation

enterprises. Because the goal of the cooperative was to purchase property, this specific cooperative structural framework makes it possible for the Uhuru Esusu to be a wealth-building enterprise. The assets received by many of the members of the Uhuru Esusu came as a direct result of their individual investments and only by virtue of being a member. The Uhuru Esusu strengthened the opportunity for its members wealth building capabilities, however, there were variations between each unit-members to do so equilaterally.

The cooperative has both assessments of individual investments and asset accumulation amongst its members as well as a collective outlook on what the cooperative was able to do. As a single enterprise, the Uhuru Esusu has been able to accumulate \$150,000 dollars in collective investment from each unit-member. Thus far, the cooperative has been able to purchase four homes, all of which has excess in equity and has increased in value, doubling and tripling the initial purchase prices of the homes. While some of the members did not purchase homes, they did report investing their money in other ways.

#### **4.8 Collective Ownership**

Members of the Uhuru Esusu have joint ownership and collective input on the operations and procedures of the organization. All members participated in the planning, governance and development of the Uhuru Esusu where members equally shared risk and advancements. All members were involved in constructing the bylaws for the Uhuru Esusu where all members had collective input in how the Uhuru Esusu will be structured and governed. The collective input and output on the operations of the business is reflected in the accounts of the participant members. Collaboration and collectivity, essential to the cooperative structural framework, is also reflected in the accounts of the group members. When asked to describe the strengths in participating in the cooperative, many of the members alluded to how the work and the effort

was a shared responsibility of all members involved. For example, member and co-founder Afyia states, “The sense of we was critical to keep reminding people that whatever we’ve done we’ve done it together. That all of us can take ownership of it.”

The accounts of the participant members are indicative of the highlights of the cooperative framework, which creates a nurturing environment and atmosphere for all members involved. Through the usage of collective resources alongside collective engagement and participation, the Uhuru Esusu was able to combine minimized economic resources into successful economic and investment opportunities. The shared ownership experienced by the members encouraged other cooperative behaviors, especially in the democratic organizational structure of the Uhuru Esusu.

#### **4.9 Interpersonal Cooperation**

Through collective action and collective responsibility participant members emphasized the interpersonal relationships and cooperation gained and developed within the Uhuru Esusu. Members expressed how relationships were gained and strengthened through this experience, often noting the support members gave and provided collectively. When members experienced financial hardships, members came together to help form businesses for them and financially supported each other in order to create additional streams of income. Also when members purchased homes, members would collectively rehabilitate the homes.

The group created an environment that was based on democratic principles and used democratic measures to build and sustain community. Because the Uhuru Esusu is group-centered, the organization practiced methods that were internally driven and created, used group learning activities, and participatory decision-making that fostered and built long lasting

relationships in the process. Not only was the cooperative designed as a group economic strategy, but it was also used to foster internal relationships amongst members.

#### **4.10 Market Instability**

Participant members reported variations within the market that caused individual economic upheavals for themselves and on other group members during the timeframe of the cooperative. Many members reported experiences of personal financial difficulties while participating in the Uhuru Esusu. Some members reported losing their jobs, having difficulty in paying mortgages, and downturns in their businesses. Members of the Uhuru Esusu tackled this problem collectively, supporting members through business creation and creating additional streams of income. No member was unable to finish the cycle due to financial hardships because the group collectively found ways to support members when experiencing economic downturns.

Participant member Oshubi reported, “Money is always the big challenge. Money and that we you know were going through our own financial stuff because I changed jobs in the midst of us doing this. The challenge of trying to carve out additional funds when your budget is relatively fixed.” This created an environment where it became problematic in maintaining the payment cycles required by the Uhuru Esusu. While Uhuru Esusu members joined together to advance in a market that had disenfranchised them, they found themselves again being subjected to even more financial difficulties as a result of the fluctuating financial market.

Within a year and a half of participating in the cooperative, the housing prices began to shift. Homes that could be found between \$12,000-\$15,000 were either being purchased by developers or were changing rapidly in sales prices. While some members who were chosen

during earlier rounds of the cycle acquired properties, other members admitted not finding homes that were in their interest. One participant member who did not find a home reported that homes that were still priced within the \$15,000.00 price range were not as attractive as ones seen in the earlier stages of the cooperative's cycle. They were also seen as not good investments due to amount of work and money that may be required to rehabilitate the homes. Even though there were still homes available at the price range, the participant member reported on personally deciding not to purchase a home and instead use the patronage funds received from the cooperative to fund other business ventures.

#### **4.11 Group Identity**

Gordon Nembhard (2014) explains that “solidarity and cultural/racial loyalty have been important motivations for cooperative development among African Americans” (p. 217). What echoed throughout the interviews and participant observation was acknowledgment of the shared collective group identity each member was a part of and how the group intentionally formed and wanted to actively participate in activities that countered the economic problems faced due to their racial identity. What is witnessed from the Uhuru Esusu is a group of individuals who have used their group identity and the concern for their group identity to develop an economic enterprise that addresses experienced economic challenges.

The statements by the participant members reflect reiterations of their group identity having connections to their economic well-being. For example, participant member Dale cites that participating in the Uhuru Esusu “restored my faith in Black folks that we can work together, we can build, and we can do what we said.” Many members echoed initial doubt in the collective engagement of Black people participating in economic activity. Participant member Jafari stated, “You come into a group of people that look like you, that have similar historical

experiences as you, and you're getting affirmed, you're getting support, you get love. And that helps to relieve those fears.”

#### **4.12 Trust**

Through the fostering of community, shared understanding, compassion, transparency and openness the members of the Uhuru Esusu were able to establish trust amongst its members. Establishing and building trust was one of the most discussed and highlighted themes in the data collection process. All participant members identified the Warrior Healer Builder trust building module as the key influencer in mitigating trust building tools and relationships amongst members. Participant member Jafari states “[Warrior Healers Builders} was the main strength. That building community and checking in with folks, and getting to know people on an intimate level. The thing about putting your money with other people, Black people, our people have an historic fear and a lack of trust especially when it comes around money. We tackled that by dealing with the Warrior Healers Builders Model. I think that was key in making our Esusu a success.” By having a module dedicated to eradicating instances that would erode trust allowed for the cooperative to be effective and successful.

The WHB module served as a communicative tool and through its trust building methods, values, and training, it equipped members in navigating conflicts and reducing potential conflicts. Trust became one of the most important factors in forming the cooperative. Wekesa, in establishing WHB and trust, argues “...the real work in making cooperatives work in our community is this issue that we began to address in our healing oppressions wounds. How is that we have come not to trust each other, how is it that I've come not to trust me so that I don't trust you, And how is it that we can began to heal that.” Warriors Healers Builders was also noted as what helped establish interpersonal relationships amongst members. Through the established

meetings, interactions, cultural activities and other high levels of engagement, the cooperative was able to strengthened and cultivate trust amongst its members. Despite initial challenges with trust as discussed by participant members, the cooperative was able to create an environment that established and developed trust among and between members.

#### **4.13 Summary**

In this chapter, the findings were presented. Almost all of the data used for this study, that was cross-referenced and crosschecked with other sources of data, indicate strong levels of corroboration as illustrated in Table 2. The findings show a number of observances that both questions the data retrieved and inform the analysis of the research topic. All members interviewed expressed positive experiences during their two-year term with the Uhuru Esusu and all members responded that they would recommend the Uhuru Esusu process to others. All members interviewed expressed that the experience was powerful and transformative and although all members did not receive a home, members interviewed eluded that the cooperative structure can perform as a wealth building tool for African Americans. Most of the interviewers see the flexibility and the potentiality of the cooperative structure as a tool for African Americans to build wealth in a number of different facets outside of homeownership.

When I was informed in the research that all members did not receive homes, I begin to question whether the Uhuru Esusu homeownership model was only good in time of market instability. When the market begin to change, and homes were not as cheap, many members either opted out of purchasing a home and collecting patronage funds, or were dissatisfied with the homes that were available for the \$15,000 price range. The Uhuru Esusu was dependent on the market fluctuation that was a result of the Great Recession and did not prepare for the changes foreseen in the market. This informs the analysis in various capacities. One: the Uhuru

Esusu is a salient module but it is not sound unless issues are mitigated. Two: Its replicative capacities are limited during a stable market unless membership is willing to a.) Increase time and b.) Increase the amount of money for rotational cycles.

This does not however, negate the effectiveness of the Uhuru Esusu. It also does not change the manner in which the case informs the research question(s) and analysis. The findings show *some* members were able to build wealth initially through homeownership in which all members did not obtain, but consequently the patronage funds served as a wealth building mechanism as well. Unit 3 indicated that she used her patronage funds for cosmetic updates on her home she already owned in which increased her home equity. All members not being able to purchase homes came as a surprise to the research process. This was an unforeseen phenomena to the researcher but can serve as a learning curve for practitioners and others looking to build from the Uhuru Esusu model.

Another unforeseen finding was the impact of the Warriors, Healers, Builders had on the participants responses. All cited the “activity” as having a major impact on the cohesiveness of the Uhuru Esusu and how they used what they learned from Warriors, Healers, Builders in other facets of their lives. Some participants doubted the likeliness of the success of the Uhuru Esusu without the Warrior Healer Builder activity. This makes me question would the Uhuru Esusu have been as effective without Warriors, Healers, Builders and how something like WHB would be needed for cooperative engagement in the African American community to be prominent. Wekesa Madzimoyo talked extensively about the need for WHB to flush out toxicities and problems that often arises when dealing and working with oppressed persons. This made me question is something like WHB a necessary condition to make African American cooperative engagement thrive and survive.

## 5 Discussion

This study seeks to examine contemporary usages of African American cooperativism as a direct response to economic disenfranchisement and discrimination and as a wealth building strategy. Research was conducted through interviews, document reviews, participant and non-participant observations. Three fundamental questions framed the research objective:

- How does the cooperative model function as a wealth-building tool for its members?
- Can the cooperative model be a viable wealth-building tool?
- How does the cooperative model respond to racial and economic discrimination?

The research question(s) were answered through the themes that emerged from the interviews and the data triangulation processes that were conducted from field notes, observations and document reviews.

Exploring the topic through a single case does not yield generalizable results; however, the study contributes to research on African American cooperative engagement against market failures and as a tool to build economic agency. This case study illustrates a successful cooperative formed by African Americans to expand asset ownership by pooling resources through collective self-help strategies. This case shows that the cooperative framework was used as a tool to combat discriminatory economic practices through its usage of group autonomy and methods of self-reliance. What the study has also shown is that through the cooperative framework, African Americans can engage and do engage in cooperative economic wealth building ventures.

The Uhuru Esusu illustrates varying degrees of success as well as constraints within the cooperative. Through the cycle of two and a half years, the cooperative will raise \$150,000.00 has thus far purchased four homes each home seeing four or more times value in equity, and has

expanded in creating additional cooperative ventures. Using the downfall in the market during the foreclosure crisis to subsequently build through the purchasing of homes, members were able to be a part of a transformative initiative. However, the instability of the market caused many members to lose out on purchasing homes within the designated price range, thus receiving patronage funds to fund other wealth building initiatives of their choosing. The instability of the market for acquiring homes shows vulnerability to the intended cooperative structure and questions the Uhuru Esusu's applicability as a viable and replicable asset accumulation tool.

The Uhuru Esusu has shown extensive social and economic impact on its members. Members were not only able to purchase homes and receive patronage funds for other wealth building initiatives, they were also able to engage in continuous education, leadership training, and gain meaningful community building practices throughout the duration of the cooperative. Although participant member Unit 3 opted out of purchasing a home, and states: "What's most important to me are the relationships. I put money with their money and they got a house, and I know these people intimately now. And that's more valuable than money or houses is the relationships." The members came together, pulled their resources, extensively researched their circumstances and launched an initiative that addressed and recognized their economic needs despite the economic discrimination faced.

The Uhuru Esusu cooperative structure and operation demonstrates a viable cooperative structure; however, its dependency on housing market values shows fragility and weaknesses in the cooperative venture. Many members choose not to purchase homes because the housing market values had changed and they did not find satisfaction with the homes that were still available. Many African American cooperative structures throughout history and present day experienced challenges that bankrupted organizations due to lack of resources, access to capital,

cooptation, poor planning and management and subversive violent entities. African American cooperative failures throughout history can also be attributed to sabotage through higher rental rates and increases, unaffordable insurance rates, unfair competition and other subversions (Nembhard 2004). Along with market changes and personal challenges, the change in housing values was one of the most commonly noted challenges by participant members in the Uhuru Esusu.

There are various limitations that posed as a threat to the Uhuru Esusu and to African American cooperative venturing in general. The relationship African Americans have with the political economy and African Americans placement within the political economy limits their ability to successfully compete rather it is through individual economic ventures or group ventures. The cooperative structure can mitigate African American economic grievances, but more must be done in order to address longstanding economic inequities. As the Black Political Economy theoretical framework assesses African Americans socio-economic positioning, practitioners, law-makers, and community members must look towards solutions to the debilitating factor(s) impeding African Americans economic progress. Without addressing the longstanding economic issues stemming from the enslavement of African people in some form of reparatory justice, we will continue to see inequitable economic trends amongst African Americans.

The Uhuru Esusu joins the list of a long tradition of cooperative venturing within the African American community. Although the Uhuru Esusu was used as a case in a study, the organization represented much more than this research was able to convey. The organization and its continued economic venturing deserves much more research attention as many things revealed in the research study was exclusive to the operations and direction of the Uhuru Esusu.

Under the leadership of the Madzimoyos and the democratic principles created by the members in the organization created ripe conditions for a successful cooperative venture. What also made the cooperative venture successful, unbeknownst to the research agenda, was the various intentional cultural platitudes practiced and implemented by the group and its significant influence on the operations of the Uhuru Esusu and the personal effects on the members as a whole.

Also unbeknownst to the research agenda was the exposure of what impedes African Americans from economically pooling together resources as a self-help strategy. Although political and economic factors were evident, the psychological effects of what keeps African Americans from pooling together resources was initially remised in the research agenda. It was not until Wekesa Madzimoyo provided an analysis and an amazing life changing activity (Warriors Healers Builders) that I realized how necessary this aspect of the problem *and solution* needed further attention that this research was not able to provide but was only able to offer a glimpse into.

## **6 Conclusion**

There are many African American cooperative ventures that are taking place and need resources in addition to more research to help develop and expand the dialogue. In Jackson Mississippi for example, an organization by the name of Cooperation Jackson formed incubators of cooperative ventures as a part of the larger municipal economic strategy of the entire city. Under the leadership and vision of late Chokwe Lumumba, Cooperation Jackson has a long withstanding history ideologically dating as far back as Imari Obadele and the Provisional Government of the Republic of New Afrika. Through Imari Obadele's ideological adaptation of New Afrikan Ujamaa, the cooperative structural framework became the organizing tool for

economic development of the “Kush District” in Mississippi. Obadele’s New African Ujamaa served as an inspiration for the proposed blueprint for economic democracy for the Jackson-Kush plan developed by the New Afrikan Peoples Organization (NAPO), the Malcolm X Grassroots Movement (MXGM) and the Lumumba mayoral administration. Another example, HiFit Juice started by Amadou Hanne, uses cooperative farms in Senegal, West Africa to provide natural Non-GMO products and ingredients for his juice based products sold all over the United States. Two examples of many, there is still much needed research, social and economic investment in cooperatives as alternative economic development strategies and vehicles for economic empowerment for African Americans.

Uhuru Esusu’s programmatic methods provide practitioners with an example to build from and learn from. The Uhuru Esusu home buying cooperative is rooted in a long tradition of alternative economic strategies of African and African American capital formations and accumulation in the midst of economic hardships, market discrimination and racial discrimination. The combination of asset successes and social values exhibited by the Uhuru Esusu represents an alternative and successful rotational cooperative structural model providing valuable insights into how the structure mobilized African Americans for collective economic engagement. The cooperative has the feasibility to offer essential technical support for other cooperative practitioners as members were able to benefit not only through profit gains but also through social transformations and community building practiced by the Uhuru Esusu.

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## APPENDICES

### Appendix A Informed Consent

Georgia State University  
Department of African American Studies  
Informed Consent

**Title:** Building in Struggle: A Home Buying Cooperative as a Transformative Asset Accumulation Enterprise- A Case Study Analysis

**Principle Investigator:** Angela Jones

#### **Why is this research being done?**

You have been selected to participate in a research study based on your classification as a participant in the Uhuru Esusu Home Buying Collective, LLC. The purpose of this study is to determine if cooperatives have the potential to build wealth for its participants and if cooperatives are a good economic source in response to economic discrimination. A minimum total of 3 participants from the Uhuru Esusu will participate in this study in order to assess the research in question

#### **Who is being asked to participate in this research study?**

Those who are invited to participate in this study are formal participants in the Uhuru Esusu who are 18 years or older, and identify as African American.

#### **What procedures will be performed for research purposes?**

If you are participating in the research study, you will be completing an interview administered by the researcher. You will first go through a screening process, which consist of the researcher asking preliminary questions to ensure that you fit the criteria. If you pass the preliminary screening, you will then complete a interview which should take no more than 45 minutes to complete.

#### **What are the possible risks, side effects, and discomforts of this research study?**

There are minor risks involved in this research study. This study draws upon personal information in which you are do not have to respond to if you do not feel comfortable answering a question.

**What are possible benefits from taking part in this study?**

There will be no individual benefits taking part in this research study; however, participation in this study will benefit the greater knowledge community on African American cooperative business owners and their benefits to communities.

**Will I be paid if I take part in this research study?**

You will not receive any compensation for taking the survey.

**Who will know about my participation in this research study?**

All information obtained in this survey will remain confidential and will not be distributed and/or sold to third parties. Participants names may be used in this study; however if you choose to not be identified you will be assigned a participant number and only the number will be used in reference to the data collected.

**Is my participation in this research study voluntary?**

Participation in research is voluntary. You are not required to participate in this study and do have the option to change your mind. You have the right to not complete the study and can do so at any time. Whatever you decide, you will not lose any benefits to which you are otherwise entitled.

**Is my participation in this research study voluntary?**

Participation in research is voluntary. You are not required to participate in this study and do have the option to change your mind. You have the right to not complete the study and can do so at any time. Whatever you decide, you will not lose any benefits to which you are otherwise entitled.

**Is this research confidential?**

We will keep your records private to the extent allowed by law. PI Dr. Maurice Hobson and the student investigator Angela Jones will have access to the information you provide. Information may also be shared with those who make sure the study is done correctly (GSU Institutional Review Board and the Office for Human Research Protection). We will use numerical assignments rather than your name on study record. The information you provide will be stored in a locked cabinet. Your name and other facts that might point to you will not appear when we present this study or publish results, unless consent is given. You will not be identified personally unless you choose to have your identity revealed; findings will be summarized in group form.

The results of the study will be used for scholarly research conducted by the researcher only. The results will be presented and/or displayed in professional and educational settings such as presentations, conferences, and professional journals.

**Contact information**

If you have any additional questions or concerns please do not hesitate to contact Angela Jones by phone (414) 627-6223 or email: [ajones217@student.gsu.edu](mailto:ajones217@student.gsu.edu).

Principle Investigator: Maurice Hobson 404-413-5136 [mhobson@gsu.edu](mailto:mhobson@gsu.edu)

If you have any questions about your rights as a participant in the research study, you may contact Susan Vogtner in the Office of Research Integrity at 404-413-3513 or [svogtner1@gsu.edu](mailto:svogtner1@gsu.edu).

**Copy of Consent Form to Subject:**

You will be given a copy of this consent form to keep. If you are willing to volunteer, please sign below.

**VOLUNTARY CONSENT**

*You are acknowledging that you have read the information listed and agree to voluntarily participate in this research study. You are free to withdraw from participating in the study at any time without penalty to you or your business.*

If you are willing to volunteer to participate in this research study, please sign below.

_____	_____
Participant	Date
_____	_____
Principal Investigator or Researcher Obtaining Consent	Date

## **Appendix B: Founding Member's Questionnaire**

### **Demographic Survey**

**Name:**

**Race/ Ethnicity:**

**Age:**

**Educational Background:**

**Length of Membership in Cooperative:**

**Income:**

**Employed or Unemployed:**

### ***Questions for Founder who is participating in the One on One Interview***

1. What is the name of your cooperative?
2. What is the history of your cooperative?
3. What is the mission of your cooperative?
4. Why did you decide to begin a cooperative?
5. How is your cooperative financed?
6. What is the organizational structure?
7. How often does the cooperative meet?
8. What issues does the cooperative address?
9. Please take this time to address anything you feel I have neglected to ask

## **Appendix C: Members Questionnaire**

### ***Questions for Participants who are Participating in a One on One Interview***

1. How long have you participated in the cooperative?
2. Why did you decide to join the cooperative?
3. How did you hear about the cooperative?
4. How are you able to afford participating in the cooperative?
5. What are some challenges you've experienced in participating in the cooperative?
6. How have you benefited from participating in the cooperative?
7. What are some concerns you had before participating in the cooperative?
8. Did any of those concerns happen while participating in the cooperative?
9. What are your perceived strengths of cooperatives?
10. What are your perceived weaknesses of cooperatives?

**Thank you for your participation.**

## **Appendix D: Interview Transcripts**

### **Unit 1 Interview**

I: How did you hear about Uhuru Esusu?

P: Well uh things started with um I think we first reached out to Baba Wekesa and the Aya Institute tied to some African language courses they were having and this is probably a couple years before the Esusu and Ayinde, Baba Wekesa son was in Tallahassee and I met him and then met his pops and got connected to those folks um through that and some of the work that they were doing.

And we uh went up to Atlanta, I don't even remember what the specific event was for, stopped by and talked to them. And in conversation Baba Wekesa talked about you know, taking on this new project because so many folks in our community were really struggling in a lot of different ways on how they were going to deal with their housing situation, something that was personal to Baba Wekesa and Mama Afiya.

And is something that um at that point we didn't have that specific thing but people in my family had definitely been dealing with that.

Um and so it was uh you know, it didn't take a lot of convincing it was really a matter of the math, you know could we pull off the commitment for this time period and you know we started having conversations around that. And the concept was very much straightforward.

I: Ok um so (Background of research)

3:35 How long did you participate in the Esusu? Did you complete the entire duration?

P: Yes, and I know that the timeframe is really sketchy from one standpoint and very focused from another standpoint. Sketch because I remember we started in June when everything commenced, but that year me and my family were in transition to move to south Florida and in the midst of everything we moved from South Florida to Central Florida. So the timeframe from when we started and when we completed is kind of blurry but we were there from when it started until the end.

And ya know for me it's a personal thing and one of the reasons I was going to participate was tied to my family (cant comprehend)

Esusus my mother was in and I grew up in Brooklyn, NY and come from the African nationalist movement that is there and was exposed to cooperative economic concepts and a very direct and specific way of community folk coming together to do a host of different things from independent African schools to um cultural programming activities to recreational programming activities to kind of everything in between.

My mother was in one Esusu to another one and then got them to align with the payout and this was just independent savings and one was really big and was like 25 to 30 people and another one was smaller but put money together so that she could save up so she could move our whole family out of Brooklyn and down to Florida.

And so I was a witness myself of understanding that I saw that happening and there wasn't really a way for her to put that much money together at one time to put that together and so as soon as Baba Wekesa said Esusu, I said Im hip to that I know exactly whats going on.

And so that's you know but that, and part of that to me didn't take it as an abstract concept, I was very clear and I think that the education and the support and the leadership that Mama Afiya and Baba Wekesa provide from the beginning to the end is the reasons that it we

were able to maintain even though we were not in Atlanta and were outside of the physical community and still participating utilizing the technology like we are today.

I: So what made you decide to join this particular cooperative?

Specifically the opportunities that were available in Atlanta and to connect to some other Black folk that we trying to go about doing some different things you know to acquire some property.

My family owns quite a bit of property between myself and my siblings and I have three other houses not including the house that we acquired through the Esusu. And so the opportunity to pick up more property specifically happening in the Atlanta metro area were different than anything that I had seen or the markets that I was aware of.

And Baba Wekesa and Mama Afyia were out there looking for properties that would fit into the guidelines that would be able to be acquired through the Esusu. And so that also allowed for a specific connection to make sure this reality was more than just concept but actual reality.

I: Did you have any experiences with problems in the market?

P: In the draw that we had we came up relatively early in the que and were aggressive in a lot of ways in trying to get something just knowing myself how quickly markets change. And the downward swing that we saw coming out of 2008 and continuing until 2014, and there are still some properties out there now but literally its probably something we wont see for another generation or two. You kow, real house not like building starter homes, but long term established neighborhoods with people across the street who had been living there for 25 years. Real houses (breaking up)

10:40 For me for us we were really aggressive because we knew that 6 months from now there could be no houses available at this price and so we would go through almost on a daily basis looking for what would come up and try to get out there via the folks that were supporting us in the collective. Try to have people see how it look and then we narrowed it down and found a few and we tried to jump on it and make something happen.

Um and so because we were not stuck in our minds on some type of magical picture of what the property needed to look like, we were a lot easier to pull the trigger and move forward.

I: So, you were actually able to acquire a property correct?

P: That's correct

I: How long did it take for you to find a house?

P: Um, probably 4 to 5 months

I: How much did you purchase the home for?

P: I think it was \$12,900. It had some issues, its still something that we are working on but its an ongoing project. But it was 12 9 that we ended up getting the house for. And the thing that I like about the house is that one it was on a bus line, it was in a neighborhood that was stable in an area of Atlanta that I'm relatively familiar with. And knew friends that lived not far from the property and so, all of those factors said to me that this was going to be long term good investment and go ahead and take advantage of and that's why we ended up pulling the trigger.

And that's the lot size, the structure of the house, all of the things that said this is going to be worthwhile for us.

P: So, what were some of the challenges that you experienced participating in the cooperative?

I: Money. Money is always the big challenge. Money and that we you know were going through our own financial stuff because I changed jobs in the midst of us doing this. The challenge of trying to carve out additional funds when your budget is relatively fixed. And then the other challenge is that we lived in Florida and an essential part of this was in Atlanta and so, which is the place that we would go to on occasion. And so every time we were in Atlanta we would be touching base with the Esusu and trying to align our travel schedule so that we could be there when there was a meeting.

14: 15 But that still was challenging and the cost of getting from And at that time we were living in Miami to Atlanta you know, its not just hopping in the car and riding up there, its 10.5 11 hour drive up to Atlanta. That was the biggest thing of beng engaged, staying focused, staying committed and making sure your making that financial commitment and making sure that youre putting money aside every single month even on a good month.

If something goes wrong and theres an issue with a car, you still make that commitment and make sure that those funds are there. And that was before we got the property and once we acquired the property even moreso, because now we made this obligation with the funds that are with the group and its only because of the group that that's happened. So the thought of not following through on our end is an unthinkable thing and its just one of the must have. You got to have lights at the house, you have to have food in the fridge, and you got to make sure the esusu funds are there every single month.

15:34 I: What were some of your concerns before you decided to participate in the cooperative?

P: The main thing was the natural fears that making sure that everything is just organized and together. And um I credit Baba Wekesa and Mama Afiya with an amazing level of leadership and consistent hard work. The timeframe that we talked about that a lot of things in life happens and the challenges that come up. And there were challenges that we were dealing with my wife mother having a serious chronic disease that she was dealing with that preoccupied a lot of our time. It required resources and required a lot of energy so in the midst of that to have this thing where there are still the conference calls and being connected and all of that stuff and an initial concern was making sure we had things in order and were being done the right way.

And they did a really great job of providing binders with bylaws and a lot of the paperwork stuff that is lacking in a lot of these spaces and that was great to put ease on that standpoint. And just from person to person contact and follow through also helped to mitigate it but it was a long commitment and its one of those things where you start and you hope that everything is going to go a certain way. And then you have to just, even when you're tired. Feel like it that day to continue to push through.

And even through their process of connecting and recommitting and reconnecting with everybody that's a thing that helped us overcome the challenges that we faced.

I: Did you feel secure while participating in the cooperative?

P: That's an interesting question, did I feel secure? Um (pause) yes I felt secure, my insecurity was around the funds and making sure I had enough funds. Despite the challenges we had going on, the weekend that we came up there to sign the paperwork to actually come up with the property, my wife was pregnant with our second child.

And now we have the prospect of another lil person coming into the world and all the cost associated with that, And you know the unknown. Like how are we going to make all of this work and continue with this obligation that we have and this new responsibility.

So that was the main insecurity and the group was supportive in that process at the time we were not even saying that she was pregnant because it was still at the time early on. But it was one of those things that were mentally the burden so it was the primary insecurity that came in.

That was the biggest thing and making sure that those funds were there to again reap the trust that everybody else in the group has placed upon us to allow for that there to be funds to acquire this piece of property.

19:51 I: So did the group have any ways in which they were able to build trust?

Yes, the trainings that Baba Wekesa and Mama Afyia do through the Institute, we went through that at the beginning and did a refresher of that process interpersonal relationships and how to listen and to communicate with each other and so that as the core and grounding principle of everything really assisted when it was oh I'm jammed up at this particular time period and I'm not really sure whats happening with the roof over my head or about to be taken away.

Not for us but just with other members at the time. And so being supportive of that and not being like oh well this brother he don't have his thing together and now everything is going to fall apart.

But instead of that being the response, it was what are some of the things that we could do. Supporting each other's businesses, so when someone was doing something to create

streams of income, supporting them in what they were doing. To assist people and to make sure that they were able to meet their obligations. And so I think without that, I don't think that it works out. Its easy for people to say at the first sign of fear or at the first time of any turbulence, oh these black folks don't have it together and this all gone fall apart by turning their backs on each other.

And I think that training and then reaffirmation that kept everything together for us to get all the way to the end.

I: 22:08 How were you able to afford this additional expense?

P: Really it was (pause) divine plan. Initially we started things, we had my wife and I had been working but we owned businesses and so you know it was a matter of we got to do some things and adjust our budget. And with a couple of adjustments we could make that happen. Um and so, then I take a new position that was a raise above what I had and so again ok, we're gonna make sure that that money is obligated to that and then so not any, I can't say anything pass budget and then Gods plan for opening the door for their to be additional funds.

And then the discipline to say that now that that has happened and that you have that you have additional money and start spending your money on something that has nothing to do with the commitments that you made. And so then when we do get to a point where my wife stops working because she's now birthed our second child and now its that obligation again to refocus and really being clear about what the priorities are.

So you know I'm thankful at no point were there a place for us specifically where our roofs over our heads were in jeopardy, but it was still tough to say that we were going to carve

out this additional monthly payment and it was a significant number. It wasn't that all we just had that laying around it was a serious effort every single month to make sure that was there before you start to get into other things.

And that for me again was the Warrior Healer Builder training that Baba Wekesa and Mama Afyia facilitated. It was really central to making sure that that happened not only every once in a while but happened every single month.

24: 52 I: Did you experience any financial hardships?

P: Most definitely. When we moved from, I got a position that was in South Florida so that was a point where I was living in South Florida and um paying for the house that my wife and my first daughter were living in in Tallahassee and they would come back and forth to South Florida and so the cost of effectively running two households at the same time was tough on the pocket.

And then once my wife moved down to south Florida then we have a house that's in Tallahassee that took us forever to rent and so and she was going back to teaching contracts that she still had to fulfill for another semester at that time. So then I was paying a full mortgage on a house that nobody was really living in except for a couple times a month and then even after it took a while for us to get the house rented. And in the midst of that I was trying to get the house financed. There were plenty of financial strains with all these transitions happening.

So you know, again that just meant that there were just certain things that we weren't able to do. We would want to go here and do this and want to go here and buy this so you know go out to eat and do this and a lot of those things in that time period just couldn't happen because it was a matter of focusing in to understanding that this commitment was short term and the

benefit to it was long term and it just was a matter of you have to sacrifice to get to where you want to be and we wanted to be in a position where we had one of our properties free and clear.

And that concept of not having any debt on a piece of property that you own is so relatively abstract for people in our age group because you just sign up and get a mortgage you know. And you have that weight around your neck for the next 30 years. And you hope you make it to the finish line to pay that thing off.

27:26

Um, so you know that was one of the steady reminders in the midst of things you know. There were point of times where things were really tight and things were really tough. Um but we did our best to make sure that we maintained that obligation.

I. Explain to me what was the organizational structure like?

P: Um organizationally, there was an executive committee which was Mama Afyia and Baba Wekesa and a couple other folks who assisted with the administrative stuff. I couldn't even really get my mind into, I don't recall specifically how that was working. I know that the Esusu was incorporated as a partnership between the various people that were the contributors. And then you has a couple of people that were (mumbled) that we were on top of the year to year paperwork with respect to the IRS and stuff like that.

But the organizational structure was really person to person community. There really wasn't some ya know, everything that was happening and the dynamics that they were happening controlled by the group and how things happened and where things happened. The discussions and everything were guided by Mama Wekesa and Baba Afyia but their voices were

not dominant. If somebody disagreed and had other ideas and thoughts it was collective conversation.

Organizationally it was what I had experienced as a community thing and you know folks in the community sit down in a circle and talk out whatever the thing is and come up with a decision and move forward. Um that as opposed to a corporate world where very much hierarchal structure you know you got a president and everybody else kind of just fall in line there. It was not that at all it was the group and really (?) of the group that everybody voices was valuable, everybody input is valuable um and that is also another reason that it was a pleasant experience even in the midst of the work that it required. Um it was a positive experience.

30:00 I.: And how has participation in the Esusu benefitted you?

P: Um you know the first and foremost thing is that we have another piece for property where you know God willing will be in the family for a long time and be beneficial to us in the short term and long term. Um new friendships and relationships with a whole community of folks in Atlanta that we had light relationships in the beginning that have become much deeper since this experience. And then just the renewal of Black folks getting together to do something positive. And you know and the refreshment of that in the midst of the workd and things that talk about struggle and to participate in something that is positive ia beneficial to us but its also affirming and um and reinforcing positive interactions between folks.

It would of not taken anything, the struggle of people trying to make something like this happen you know and talking to people who were not connected to the process they would often say that man that sound crazy. And to a lot of folks it was crazy to them to think that we are

going to get together and have faith with some people and yall are going to contribute money every month. Yea that sound like some (?) scheme or something and this just you know making a commitment to each other. And that difference and that experience is one that I appreciate. And I'm thankful for and I'm glad that we went through with it. It would have been great if it wasn't in the midst of all of this other stuff going on in our lives but you know that's even more of a testament that it was exactly what it needed to be at that time for us.

And you know for that I'm thankful.

32:25 I.: Do you have any other sources of wealth?

P: Yea I mean I have two other rental properties that I have and I mean I brought my first piece of property when I was in college. I wanted to buy property and own real estate and have multiple sources of income because I never wanted anybody to be able to dictate you know my flow and what I did and be able to hang money over my mind. And say well if you don't want to roll with this you know I'm going to take your money away and everything with you is going to fall apart.

And for me I wanted to be able to pass down wealth, not wealth in that we're rich and fly and everything is fantastic but in the basic fundamental things that there are no questions about.

.....

And so I really worked hard to be able to plant the seeds and recognize that you know I'm not doing it necessarily for me but Im doing it for my children. I just knew that that is the only way that things would work, so I'm very much committed to discioline in the midst .....

I.: 35:43 What were some of the strengths?

P: Um yea the strength for us and I've said this throughout is the strength really starts with Baba Wekesa and Mama Afyia. Their not just hope but their belief and clarity of we can do this. And the affirmations of unity in coming together for this particular cause and connecting to other people. Saying to the people that in the group, I'll never let you go, I'll never let you down, I'll always hold you up. And saying that as we closed meetings and checking in with folks and let me call some folks that's in the group to see whats going on. And see how how things in their lives are. So that that person get that little pick me up.

I think those are the reasons that we were successful. It really begins with that and then good people, to have a group of people who also had to have some vision and faith and a willingness to do the work and to actually make it happen. I believe that that's the reason that we were able to make this happen and to hopefully plant the seed and get other people excited about the concept. And I know that as we were going though it, often other people were interested in the concept. They would say hey maybe this is something that I can do in my community, the people in my church, and some of my friends and family. And so some nontraditional ways that we can assist and help each other and work together.

And this is a concept to me outside of my family that I know that a lot of groups in the caribbean and south America that they do all the time. Its just for Black Americans this is relatively a new concept to them and it something that that reliance on self and reliance on your internal community is something that I think that we need to focus on. And this is some of that doing. And I'm happy to be able to be a part of that doing something that is beneficial for all of those people in that circle.

38:52

I: Would you do it again?

P: I think that I would. Um today right now I don't know but no I think given the opportunity and with some questions answered and some certain factors yes. Um but then there would have to be some specific things. The concept within it self, but I would really like to know who are the people, who are the organizers, what the paperwork and documentation and things looking like. Those ould be the things that would bring things to the tope for me as to whether I would make it happen. But I'm definitely open to the possibility of doing it again.

## **Unit 2 Interview**

I: How did you hear about the cooperative?

P: I was (pause) , I'm really trying to remember, I know that I was, we had um, somewhat of a relationship with the Madzimoyos, interested in compro tax. And I was considering at that time, I was looking for a school for my son, and they told me about the Esusu that they would be starting and without even asking questions, I'm down.

I like cooperative efforts, I really do, and I work well in environments where I'm accountable to others.

And then I knew what they were about.

I: Have you ever participated in any cooperatives before?

P: I have been involved in Esusu's before. We called them susu in New York where on my job a group of us we would put in \$50.00 a check and every pay day somebody would get the pot. So, it wasn't the type of um efforts where people would used the money towards a dedicated purpose. We could use the money for whatever we wanted. But it was a group of people contributing money weekly.

I: Why did you choose to join the Uhuru Esusu?

P: As I said, I knew the Madzimoyos, the Madzimoyos are impressive, they have a track record. I support and on the same page politically and philosophically with them. And two, of course, once I found out that it was home-buying, that we were going to save 15,000 dollar homes, it um (pause) it made sense. I wanted that () them too. I wanted to be apart of (pause). I'm a risk-taker and adventurer and I tried. It made sense and more than even the end purpose the end goal was to get a home; I liked the whole warrior builder aspect, which was built into our Esusu. That was the glue that kept us together. To me in the end that was the biggest benefit of the Esusu. WE worked together you know, and we pushed through. There were struggles along the way. The group we stayed close all the way through. Even folks had financial, all type of stuff, and that was the biggest boom to me, it restored my faith in Black folks that we can work together, we can build, and we can do what we said.

I: Before participating in the Esusu, did you have any financial problems?

P: Actually no. I wasn't in financial strains, I was looking at the um the Esusu as more of an investment group. Like my plan was to purchase a home for 15, 000 dollars or at least 15,000 dollars. But my plan was to save the \$500.00 a month via the Esusu, and at the same time saving as much money as I could over a 30 month period, and at the end of that period my plan was to take the 15 plus what I had saved and get whatever I could. Um that was my plan, things changed along the way because another aspect of Aya was the Justice at Home. The problem was I was upside down in my mortgage, I had refinanced my house in 2004 and the market tanked in 2007. SO I was way under water. It wasn't that I couldn't pay my mortgage, I was just over 100,000 dollars upside down because my particular house was appraised at 250k when I did the loan in 2004, and up until two years ago it was appraised at \$120,000. And I owed \$200,000 on my mortgage. So, (pause) I began the process of trying to um, refinance with the bank. I didn't qualify because I didn't have a financial hardship, I tried everything

I tried to get them to use the principle and they wouldn't. During the negotiation process with them um my outlook changed. Homeownership, what is it all about? And so I got to a point where I was willing to walk from my home rather than continue throwing money in a hole. So in the process I stopped paying my mortgage because that was a strategy that I had to use for the bank to take me seriously.

So what happened with me bottom line, um (pause) I got to a point, I tried different strategies, I had done a maneuver that would try to keep the bank off of me for a minute, and it backfired, and so my house went into foreclosure. Bottom line, the people that foreclosed on my house came knocking on my door and um they made a killing.

Bottom line is I brought my house back from the people who brought it at the foreclosure. I had saved money for 19 months, I didn't pay my mortgage and saved all of that money. I had \$15,000 that was mine in the Esusu because I had made all my contributions, and I borrowed \$12,800 dollars from the Esusu because we had money that was sitting in an account because not everyone was able to purchase a home. So I approached the group and asked them, that \$12,800 was the last (pause) I borrowed money from friends, family didn't help me at all. But uh, people I barely knew, that was the biggest benefit of the Esusu. I brought my house for \$140,000. And it may seem like 12,800 dollars is not a significant part of it but that 12k that I got from the Esusu was the money I needed to do the deal.

I: So you repurchased your home from the people who brought your home under foreclosure?

P: Yes 140k cash, and I borrowed um money from friends, Esusu, and savings, my mither and everybody helped me. So right now I am paying back some folks that I had to borrow money from interest free. And I paid back my money to the group and that's it.

I: How were you able to afford making payments to the Esusu in addition to your other living expenses?

P: You see me walking but I have a prosthetic limb, I was injured on my job and I use to work for an airline, and I lost my leg working at the airport so my income comes from a

structured settlement for my injury. So that's the significant portion of my income, and um that is my income and my wife works. So we do have disposable income. And my thing, the big purpose with me is that I really try to direct more and more of my money towards um, keeping it in the community, doing business with Black folks, and um, you know that's what Im trying to do. To use what I do have in ways that benefit not just me, you know, but more than myself/

I: So participating in the Esusu, describe to me the first day was like when all the members got together. What was the process like?

P: The first day was introductory, because we didn't know each other. I knew Wekesa and Afiya. I knew Ife somewhat, but didn't know, so pretty much we were advised of the group, the rules and bylaws. We went through, that was the first meeting, just introductory, getting to know each other and laying down the laws and bylaws. It was uh pretty good. Um, (pause) I was excited, I was very excited because um, you know it was something, you know a 30 month commitment, \$500.00 a month you know, it's a lot of money. It money so (pause) it was like going on an adventure. Are we going to get there? Yea I fely that the group, ya know it was a good group, it was a cohesive group.

I: Did you feel secure?

P: Yes

I: And how was that security reinforced?

P: It was um (pause) from day one it was made clear that nobody was going to lose their money. The bylaws, they were very specific. So, (pause) you know the purpose was for each person to purchase homes and um we all were in support of each other til that end. Even to um helping them get the money. We were even promoting each others businesses. Like I'm not an entrepreneur but a lot of folks like Kwabena does counseling and Ife did real estate, Jafari counseling, the Madzimoyos do so (pause)

And part of it too was that

So we had to come to

(15:50) That was a very interesting part of it

Then that required folk to be more clear on what their business was about and to articulate and help and we would get their businesses in line. I forgot what the question was you asked me

I: How did you feel secure in working with the Esusu?

P: Within the group (pause) very early on folks dropped out. And uh, we did what we said. They made and agreement, they had gotten their money, and I felt secure because

everything was laid out. You know. We were dealing with the Madzimoyos you know, they birthed this. It was based on their position in the community and their record of

I: How did the cooperative help in building trust, if at all?

P: The biggest thing for me is this. A lot of times we make a commitment like I'm going to save \$500.00 a month. Something happens, this month my car broke down, I can't pay the \$500, (pause) the normal quote on quote normal response is that people just start you know you trip, all man I'm not meeting, or living up to my responsibilities, I'm um Im failing. You take it on and beat yourself up, and then having those feelings will cause you to separate from the group. You know you might not ( ) one month, two months and you fall behind, and you start getting down on yourself and you fall away. One of the things and biggest statement with Warriors Healers and Builders is that you saw those things happen. And even though they happened, ok, you still are a wonderful person, you still who you say you are, you still 100%. We were able to keep people involved even when they hit hurdles. It kept them in touch with us. You know, and then in time they kept in there. There was no judgment, and it was just support, a very nurturing supportive environment.

And as I said, at the same time (pause) trying to help people get the money. That was the big thing, the WHB and folks staying in there and staying connected. We had monthly meetings, um, and sometimes um we (pause) and phone calls. We would have a saying at the end of our meetings that I'm not gone let you down, I'm not gone turn you loose, I'm in it to win it, I will hunt you down, I will track you down, and we had to do that sometime.

I: What were some of the challenges that you experienced in participating in the Uhuru Esusu?

P: The challenge (pause) the biggest challenge for me personally was (pause) I'm trying to put the words together. But the challenge was to really stay involved. Because I didn't want it to be just a thing where you paying 500 dollars, it wasn't just, it wasn't very difficult for me to pay the 500.

To keep the focus, and to keep every person in there. I told you about the WHB aspect, a couple of times folk did disappear and fall behind and we weren't in contact and so it would cause me to doubt. Sometimes question can we really do this, and in the beginning. One two three got their houses and as time went, having difficulties in payment, some people would uh, the challenge was staying excited and keeping positive that we all could cross the finish line. That was the biggest challenge.

Because at times you would look at the employment statics, it was getting worse and worse, and people were losing their jobs and having hard times, and the group and how are you going to pay practically. Staying positive and having a favorable outcome was the biggest challenge to me.

I: What were some of the strengths of the Uhuru Esusu?

P: You got new friends and new family. The strength was that we came together for this adventure but we got new family. I mean we, you know Jafari just had a (pause) I didn't know her, for the Esusu and she juust had her 50<sup>th</sup> birthday party and we met her kids and her family.

The strength is that I definitely know that with trust in each other we can do whatever we want and nothing is stopping us but us. That's when I knew you know, we have, () did a where is the money tour, and we have a trillion dollars going through African communities in this country. And it's just about us working with each other and doing ventures and I know we can do it we just need to heal. I think the biggest thing about WHB is that its powerful.

I think that is a very very very powerful tool. You know even, its so funny, I remember years ago in Harlem, I went to this dentist brother who was referred to me and I was like I'm not going to no Black dentist. And I actually did go, and he was terrible, and I was done then. But we don't do that to white folks, we go to the store and they treat you like dirt and we keep returning. We going back and back and back until somebody treats us better. We don't do that with each other, we're hard on each other. This WHB program with the Esusu it was like the grease, the wheel, it was smooth because there were a couple of times there was stress and just following the feelings as messengers, we were able to speak and be real without beating each other up.

I: Would you do it again?

P: Oh yea. In a minute.

I: Would you recommend it?

P: Yes. Actually Ive told folk exactly what we did, and theyre excited. We had a Uhuru Kwanzaa celebration and folk came over to the house and we found out about

Some friends are waiting for me

I haven't found 10 people but definitely folks who are interested

### **Unit 3 Interview:**

I: How did you hear about the Esusu?

P: I was a client of Afyia. A tax client of Afyia and I've known Wekesa and Afyia for quite a number of years from the community. I am a part of the African center for community and self-determination and I organize the ?. So I've work with them before on several community assemblies and been knowing them for a number of years. So when um they mentioned to me and I've been knowing about their work with Healing Oppression's Wounds, as well as the Justice @ Home.

So they asked me to participate in the Esusu and I had quite a few questions of course, you know and how are we going to do this, how is it going to operate, and um so you know we

figured out that we needed bylaws and we needed to organize and have a managing group which is a subset within the group. I was apart of the managing members.

I: How was that role?

P: It was good because I um you know I already worked with the African Community Center and I had been doing the community assemblies and organizing those. So the organizingn piece so it fit. It was myself, Afyia, Wekesa and Yinka. Wse were the four managing memebrrs.

I: What made you decide to join?

Well it was very attractive in the sense that the market for housing had made buying a house very affordable. And I had purchased my own home about 7 years ago and I purchase it at a cheaper rate but not at \$15,000. And we were seeing houses on the market for \$15,000. And of course we got educated on the whole mortgage fraud which Wekesa and Afyia Banksters and the Bank Gansters. And see how getting a mortgage is like sentencing yourself to death and you almost enever get out from under that.

And it seemed very attractive to purchase youe own house for \$15,000 and then be mortgage free. Its beneficial and attractive and who wouldn't want to do that.

I: What was the organizational structure like?

P: We met once a month on a Sunday and I think it was the second Sunday. And one thing I can say about this particular Esusu and probably why he wanted you to speak to me is, I think everybody has and any organizational structure we have roles. And we have family roles, and a part of my role was to keep up the spiritis and be joyful and happy. I just am, and I was excited not just about buying a home, but building a community. That was as important to me as buying the home if not moreso, building community.

Like I said I had known Wekesa and Afyia and their children, but I also met Dale and his family, I met Eric and his family, some people that we have long-term relationships now, so we built community within our community at large. Its been wonderful to build these relationships with these people and we would not have built before. The organizational structure we met and we talked about what's been going on with our life, and that's African centered in itself and you meet somebody, you don't just immediately say hey where's your money. You say hey, how's your kids, how's your family. What's going on with you, you feeling good, you know. So you get to know the person on a real intimate level.

We were taught Healing Oppressions Wounds model and the language and we said I'm sad, so if you're sad then we know what to do. Well I'm feeling scared about paying my money to this group and I don't know anybody. Well we had retreats where we learned the language of how, and we also did counseling type sessions with each other where we checked in and we talked about our fears and our feelings. And you know that barked up my tree because I'm a mental health therapist and substance abuse counselor so having a group of my peers and I can process my feelings with I love that.

And then that built intimacy with each other and of course community. That was wonderful and that was the part I really enjoyed and I miss because you know right now were not meeting because we've concluded but it would be great to connect again.

I: What were some of the strengths

That was the main strength. That building community and checking in with folks, and getting to know people on an intimate level. The thing about putting your money with other people, Black people, our people have an historic fear and a lack of trust especially when it comes around money. We tackled that by dealing with the Healing Oppressions Wounds Model. I think that was key in making our Esusu a success.

I: What do you feel were some of the weaknesses?

Well the experience taught us that the vetting process needs to be as stringent as possible.

I: What do you mean by vetting?

Well we need to know who it is that we're dealing with. Not that we're doing background checks but we need to have somebody that can vouch for you. Apart of the Esusu and who in the community that can vouch for you. We had other people who were apart of the Esusu that can vouch for the members, that's important.

And also going through that training, Healing Oppressions Wounds, that was critical. Every person that didn't go through the training didn't last. And the training was key.

I: Did they lose members?

P: Some people didn't continue.

I: Did they have alternates?

P: We did. But after a while you get so deep into it its hard to catch up. We ended up with 10 when we ended.

I: How were you able to afford?

P: I was working and going to school. I just completed my masters. So you had disposable income?

No, I took on more clients, I make jewelry, I make African clothing, I was in school I had grants, I was juggling.

I: So how was your financial situation?

P: Challenging but it became a priority. My goal I kept that first and foremost and I kept seeing myself in my house mortgage free. I didn't actually get a home. There were four people who did get homes. What happened is that the housing mortgage changed, and those 15,000 dollar properties were not out there like they were at the beginning. So I didn't get a house, but every bit of money I was able to get out. Everybody that put their money in got it back out that didn't get a house.

I.: Knowing that you didn't get a house how did that make you feel?

P: I was very sad about that.

I: What did you do with the money?

P: I had a birthday party I turned 50 so a lot of it went to that. I have a home, so I invested into bringing my home up to a better livable standard.

And I still have some money that I saved. It was a wonderful experience. What's most important to me is the relationships. I put money with their money and they got a house, and I know these people intimately now. If I were stranded I can call one of them. And that's more valuable than money or houses is that relationship. At the end of every Esusu meeting we use to get around each other in a circle and say "I won't turn you lose, I won't let you go, I won't let you down, I'm in it to win it, I'm in it for the long haul, and we would affirm our commitment to the group and to each other. We're looking to each other and holding hands and saying that.

That's powerful. That's what we're missing as a people in our community. These rituals, exercises, these aspects and traditions we have to keep those. They are essential to our well being. I mean we would pour libation when we would start our meetings.

15: 19

I. So describe a meeting

P: Everybody in the Esusu had to have their own business because that was a way we supported each other.

We didn't necessarily have a format, it was organic, but we always reported what we paid..

18: 47 I: Did you feel secure?

P: If you would ask Afyia that question, she would say, well Jafari looked at me and said is this going to work? And I did, and I looked at her right in her eyes, and said look is this gone work, what we doing now. I think she took it upon herself to make sure that it worked.

And I'll say this about my sister, she is a wonderful business woman. And she doesn't like to sometimes reach out for support, Because we believe we can do it. And we were able to see when she needed support and we would go in there and give her support. Every time she

would be like yes, yall knew I needed some help. We got to know each other like that. I know I'm harping on that but that was the biggest thing for me.

20:27 Healing Oppressions Wounds is a model of therapy and counseling that deals with your feelings: mad, sad, scared joyful, peaceful, powerful. If I come to a group and they say I'm nervous and they break it down.

So then the people in the group would support and say what you need support on.

Looking at somebody in their eyes, hearing them say those words to you, and then you're also getting that unity circle everyday, and you're getting that on a regular. You come into a group of people that look like you, that have similar historical experiences as you, and you're getting affirmed, you're getting support, you get love. And that helps to relieve those fears"

And of course we had bylaws, there were structure, there were guidelines and rules.

There was a lot of accountability and structure. The structure and the affirmations made me feel comfortable. In that case I was real orderly.

#### **Unit 4 Interview:**

I: What is the name of your cooperative?

P: The technical legal name is the Uhuru Real Estate Investment, LLC.

I: Why did you begin the Uhuru Esusu?

P: I had come to know so much about what had gone down, I had studied inside jobs, I had seen that documentary, that's a good one for you to watch to understand what happened. And what was done to bring about the so called housing bubble and housing crisis in 2008. I had come to understand it and know that it was a set up and a heist of wealth and some folk were going to do very well as a result of it. Investment banks

I was very proud that we were stepping up to fight like David and Goliath, our being David. And we had waged our fight, and we were fighting the courts, and I had no faith in the courts and understood that just because our fight was just and that our claims were valid didn't mean that we were going to win so its like ok, we can be on the street right and I was like I don't want to be on the street I want to keep fighting.

So um, we had been saying that we wanted to buy property and buy properties for years. We had wanted to start another Esusu you know they typical Esusu. Have a hand and somebody gets a hand every month, you put in cash and its your turn and you take it and go. We wanted to do that too. And I was like wow could we somehow do that with property and buy property. And the reason that I was laughing and I said it was my idea but I actually couldn't figure out how to put enough in in a month to buy property. That's not technically true because some of the

properties did get down to 5K but for the houses that we wanted which wouldn't require much work, cant do it. And then we're at the office on Columbia drive, and one day Wekesa says do it every three months. That's it.

So it came out of a need and I always get back to the feelings as messengers model you know, figure out if youre feeling fearful. And I was feeling very fearful about not having basic shelter and whats the danger about being on the street. And technically I knew that people would have taken me in and I knew that I could have figured out housing. It wouldn't have been necessarily easy but, I wouldn't have a house that I could call my own. So what would I do for protection, reassurance, and right away it came out of that. And Wekesa said cool, ten families, 500 dollars a month that's 15 grand.

So I got busy to find these ten families and we were very upfront and honest with people from the very beginning. And we told people that we needed dibs on the first house and we don't need to draw or any of that because we very well may need it. And some of the people that we attracted were also fighting and they had that incentive as well.

And that's it that's what it came out of. I am real clear that if that need wouldn't have been there, you know. You tend to you want to but no. I will also say that Im the kind of person that I wouldn't have done it by myself. I wouldn't have saved. There would have always been a need for me to do other things. It wouldn't have happened. SO out of that, since we stood up to fight for this, we actually wind up with another property incidentally this now have a value of the equity that we initially lost here.

I: And how much of the equity you lost?

P: 60 grand.

I: And now the new property has an estimated equity of 60 grand?

P: Its estimated to be worth about 69 grand. So you can say about 60 grand. Yea fighting is winning.

I: What is the organizational structure?

P: It is an LLC partnership, so you know as LLCs go and its multi member. And you might want to see our bylaws. And ten families right, (pause) and in those ten sometimes we have like a husband and wife together, sometimes we will just have a husband right, and single people. We had in the case of Ife, she was school, she was in Bennet for the whole term and she knew that she would quite be able to do 500 but she had left over scholarship money, so she wanted to do at least 250. So she paired with Yinka and Ayinde her older brother. So she had 50% interest in that and that particular entity she had 50% interest and they each had 25%.

And each month we would all pay 500 dollars, we also had to meet requirements. We had to meet every 3<sup>rd</sup> Sunday. We would meet right here and for people who were not in town we would get them online and we would show them here. We always wanted to show peoples

face. Most people were here in Atlanta and we had one couple in Florida. They moved in Florida a couple of times too, but they were the one of the four who was able to secure a property.

Another major requirement was that they would support this fight and to support Justice @ Home which is our fighting entity. Like if someone needed to go to court, they would go with them and if someone needed some research or editing on one of their briefs they would help them and they would volunteer to do that. That was really important because I feel it was critically important um that they not lose sight of why we were doing this. We were saying that we don't feel secure right now in this lending world, lets secure something up for ourselves. So they can be reminded that maybe you want not to be dependent on for the bank. Maybe if they could see how the banks were treating people,

What else that was critical? After we picked the first house, we called ourselves caretakers. We um (pause) had drawings to see who would get the next opportunity that would go and secure the next property and that would belong to all of us right and that they would be caretakers of. That's how we thought about it. If you think about it, after the three months in, Wekesa and I would have only would have only put in now 1500 dollars, and that's part of the beauty of this process, and we can go and pick a property. If we were doing it like the typical cash Esusu, we would just take our money and go and spend it. We had to bank it, because we had to accure it month to month. You probably learned that one of the scares about doing an Esusu is that people would get their upfront benefit and then they would leave. But one thing that we worked to do to try to put it to try to safeguard against that is that one people couldn't just take money and go. And they also just couldn't take property and go.

And they also couldn't just take property and go. It was only after we finished our cycle that they could be awarded the house. And technically um from a legal standpoint, none of us are getting out any more that we put in right. But so that I would continue with my obligations to do the Justice @ Home work, to show up for meetings every 3<sup>rd</sup> Sunday and to keep doing the meetings to build this trust that we had to keep building um, its like I didn't really own anything except membership. And when I will have completed all of my work at the end of this term, I can get back the value of what I put in. Some of us got back the value of cash that we put in, some of us got back the value of the houses that we picked and we had cared for.

And that was a good process really, you couldn't be in a drawing for a house unless you were current with your contributions. So that was a good incentive for people to make sure they were current. And we had rules about if you are not current then what happens. And we kept some of those rules and we felt the need to alter some things

I want to just say though that the bylaws are there and that they are good. Indoin another set I would probably do some things a little bit differently.

One thing that we learned that the next time around we will have an electronic account where people can transfer their money into because it was a bookkeeping headache to have people being receipts and to know whose \$500 it was in the account. Because as you can see, imagine the checking account gone say \$500 \$500 (chuckle)

Whereas if it was being transferred from your paypal account it would say your number. So we learned a lot of good things about how to do it more efficiently etc etc.

And I keep going now and even get more detailed and I can be guided by you .

I: We're going to overlap on some questions anyway.

P: I am the person, I know that stuff very well so whenever you want it, however, I can get it.

I: How did you recruit members?

P: We pretty much talked directly to folks that we thought would be interested. I don't remember like doing a master program. I do know that there is a youtube video. That was very effective especially because it can actually show some of the houses there and he told the story of my father. Why his (mu) not having a mortgage and how important that was since he had been put off white people land and how important that was. And you know having that be be apart of our basic security and having the deed to that security and a shot gun and () like you can have a family and raise a family with that sense that this is mine.

A lot of people felt that and I think they caught up with that spirit, some people. I'm going to go down the list of people who I thought (16:05)

Um people that you think were going to do it, it's like they just didn't. And I was a little bit surprised, at the same time I'm old but it didn't like blow me away because that's happened before. Um, wow I thought that he would catch the spirit of this and I figured that and for various reasons, people aren't there and they just don't see it. I had one woman who just couldn't grasp it for whatever reason. And as I figure I say her because I think some people didn't either but they weren't comfortable to say.

I: What do you mean by

P: Well she just kept saying well you'll just pay a mortgage for 2.5 years and you're done and what would the mortgage be. And I tried, you know how you might say it one way and then I'll say it another way. And it wasn't intelligence issue, she couldn't grasp that it could be a possibility or another way and having an alternative to a bank.

Another young woman she talked about not trusting other people and um to keep their word and see it through. And we were very upfront with people that this is a good idea and anybody could do it if they will. And you can do it by yourself you just have to save money, you would actually have to in that market, the market would have changed so you wouldn't have been able to buy the same house which is very critical.

We knew the timing on this was critical and (pause) she finally said it's not so much other people I don't trust I don't trust myself. And I appreciate her saying that. And I know that for a lot of people that's why they decided not to um not to try. Some people just felt like they had too

much debt already and credit card debt. I heard that a lot. Another guy just cant like count on our people. SO I think it was mixed um now for the people that did come, let me go to them, I think they caught the spirit of lets own something you know. Some of them had already owned homes.

They saw how um (pause) whats the word um (pause) vulnerable they really were. They missed a few payments and because they lost their job and because it's a downturn in business and then they could maybe not have the opportunity to pay the debt to keep it so. WE had one young woman who was kind of like our realtor who shes already had some rental property

19: 24 She always was kind of a reminder to each of us to keep saying were not investors, um we're not here to turn profit, were not here to um to necessarily have rental property, we really pushed everybody to think of this process and pick a house that you could live in you know not that you could just rent. A house that you could really live in, that you could embrace as your own because you just may be you know (pause)

Most of our people had not owned homes yet, um (pause) some of us were fighting the banks, um a good age range mixture with Ife being the youngest at the time she was 18 and with Weskesa being the oldest. We had a pretty good male female mix.

M: 6

F:

So it took me about 6 months to sell it, WE had another young lady who didn't make it. WE had two young ladies. (Names ladies) And people would often times and make note that neither of those ladies made the retreat, so whenever you talk to any of our members now, they'll say that part was so critical especially for building trust. They will say they couldn't make it. Im trying to remember um I think one was out of town and one just didn't come. And they dropped out probably within the first three months.

We did return them their monies as well. We didn't do it right away, but we did it at the end of the cycle. Um, and now going forward as we have looked at starting again, we

We processed and debriefed at the end and everyone was like, have people go through WHB at the beginning and I think it's a good idea. Youll here people say I came to get a house and I got a whole lot more. Within the Warriors Healers Builders Training so tremendous one its successful with the Esusu but also with life in general including their relationships. That's a big thing for us. One guy Eric, he often says that we're making history and when people like you come it reinforces that we are doing something special.

So um in recruiting this next time, I know you didn't ask me this, I know that it will take me less time um I will do it a little differently, but we do have a waiting list because what happened was, especially with some of the people I pitched it to initially it wasn't right for them and I think for any part of them that felt very scared about being like the pioneers, guinea pig, or whatever you want to call it, once they saw us get the first house they were like put me up for the

next one. And I always remember for our people, we have a lot to be afraid about when it comes to coming together with each other and building that trust that we can keep it. Especially with

And for the people that needed to see something, because seeing is believing, with that house, I'm going to do it. They actually want to do something. And in the community with some people, well get what is producing the longest line and they too point to the Esusu because they do have something to show. SO this next time, I mean people started writing me text, emails, put me on the waiting list, and I have a list. I can go to those folks and I can put out to our general network and I think we're going to have people who we possibly will turn down this time and that are a good problem, if it is a problem.

Um I think I can do it this time in three months and I think um that I know they will have to go through WHB fist because we will have to see. As I said to people last time as I was recruiting, you got to go through the training because lets say if you haven't paid you \$500.00 last month and we haven't heard from you at all and when you show up, we're going to be feeling mad because the agreement is that youre going to stay in touch, you have to meet your obligations, and good communication and you haven't showed up, you haven't called, and then you show up. WE needed clear, and to have all agreed on a process to let us know where you are.

SO if I tell you I'm feeling mad that you distanced from last month, I don't want you to curse me out. You know (laughter) so, and people got it. Um, because I would say to them I also

feel scared that too that maybe something can be wrong. And if you come back and say to me well my mother is ill, and I lost it and put everything aside, (break up).

I: What were some of the challenges that you experienced?

P: Various. The book keeping as I said was not easy. So that needs to be changed, where people will transfer funds from an account. One they'll have a paper trail, we will know who the deposit was from, um (pause). It was a challenge too I think because they market changed. Going in, we knew we could take 15 thousand dollars and buy a home without a problem, either

When we brought the home on December 12, 2012.

I: Was that the first house?

P: Yes that was the first house. Um, I gotta make sure. It might have been ???

And (name) brought hers shortly there after next year, right into the next year.

We extended our cycle to (broken up)

It was suppose to end (broken up)

And the market started changing, and you know the house we brought was 12,000 30:00 so we had 3,000 dollars for a little bit of repairs and to build and repair and maintenance that did need a lot.

(Name) came after us and the Oshebi and Latoya came after that and then Dale. Dale situation is a little different. He actually used some of the money to keep his property. And then also made a loan with the Esusu and then we felt like bankers to help him actually buy back his house.

Um so more and more homes were like, to get them at 15,000 in some ways that doesn't make sense (break up)

Some members also loss jobs. We had two units, a husband and their wife loss their job at the same time. (Named names)

Downtown in business, the economy was sinking, and it was like

So for a lot of people it became a stretch to pay us and uh. We stayed together and for me this is where the WHB training comes in because we never started putting each other down, we didn't question each other, sot there and point fingers. If people had businesses, we started bringing them all the businesses we could. Eric, one thing that he does is washing machine repairs and also refrigerators so small appliances. Probably all of us brought something from

him. We brought a washer and dryer from him, I think Jafari did Yinka did, and we all started using his services and products.

He started selling shea butter and that's where I get my shea butte from and it sounds kind of simple but um if I support your business then you will more so be able to pay your \$500.00. And we had said coming in get a business. We wanted people coming in to have a business. So that can be your fall back because your job is now you. SO job loss, market change, I remember how fast the market started changing I got up one Saturday and said to Wekesa, we got to buy a house today (laughter) and its like if weve been looking and you know Wekesa has friends who like are you really going to move into a smaller house and shes going to feel comfortable in the hood. And they don't know me and they really don't know me. I grew up in the country with no street lights and we had one stop sign. I was 14 before we had any plumbing.

It was a point to us that we owned the land not that so much we had in the home. So I would say to them, they just don't know me. And at that time it was difficult to find a home with two bathrooms. You could find like even three bedrooms sometimes but with just one bathroom. I remember saying to the group right here that who told you you had to have two. I mean really I realized I was trapped into that you know. You know you get used to two bathrooms. This house has 4. And I just started thinking back when we got that in door plumbing, the bathroom there were 9 children. And I was just like, we just waited until the other person came out and we went in. I mean you know and I remember thinking over at the um the houses that we brought over in East point that technically has one bathroom, that's working and I was like

35:20 And once I like opened my mind up to options, there's like there's one bathroom, you'll have that one in exchange for not paying a mortgage every month. Before now, I was really kind of trapped and 2. I started looking at simple things that we do take for granted that are not essential like a garage. Like how come we have to have a garage. And I started realizing some things that I do like. I like hardwood floors, I wanted um which I always wanted was a full sun roof ( broken up)

And we came into that house, we found that day

And At some point we thought we were going to have to pay 15 for it but they ended up giving us money back and ()

So any rate, that changed and we were fortunate because we were at the front and we went ahead and brought. Because some people had the money available and waited and they were current and its your turn. But I think with the market changing and some people maybe not knowing how to in their minds, make themselves happy with it as I had, it didn't come together.

There were things happening and we were only able to get four. And how we see that, is how I like how we see that. With the Esusu we were able to purchase four homes. It was the Esusu

And everybody got back what they put in. That's another thing in our bylaws we amended our bylaws because our bylaws said when you're six months in, if you put in a couple

thousand dollars, you were not getting it back. You had like six months to know you were serious and know you were going to go down the line and finish. And you know as we started looking at it like stuff happens and life happens And we started feeling so powerful that we decided that we make the rules. We don't have to be bound by a place where we started because we didn't know the market was going to fall in turns of jobs, we didn't know that there would be downturns in business, we didn't know that we would be able to purchase what we've purchased 2.5 years later.

So we amended that and returned back money so people got back what they put in. SO people got back 12,000 15,000 5,000 and they could still take that and do something with it. I didn't say either that one brother wanted land ()

Either land or a house and it didn't have to be in Atlanta, it wound up being in Atlanta.

39:30

I: How did you deal with trust or build trust with your members?

Off the bat in the WHB retreat, we all had to say who taught us to not trust each other to not trust ourselves number one with money and to not trust each other. And you know, man if I go by that first retreat, we all were authentic in saying our mamas, our grand mothers, our fathers. People were very close to us, those have been the most critical parties that have trained us to not trust each other. My mother would be like Black people hmm hmm. (laughter)

So you know you hear the typical and that's more general in our family members.

Um so that was good because we got right down to the nitty gritty and we looked at how it is they would have gotten there. And we looked at that comes out of hurt sometimes because trust have been eroded, Im sorry trust has been violated. And peoples trust have been violated, people didn't do what they said,

We also of course looked at the socioeconomic aspects of oppression that would want us to stay in that place. You know always stay in that place, always believe that

Always look for evidence of that because that keeps them with our money. Um and with wealth that we can have but we keep giving it to them. Also looked at as your ()

And we also looked at pieces at times where we did do it well. And we were clear that there were times in the past where there was more trust. These are among the folks that ()

I grew up seeing, I saw,

And we committed ourselves to rebuild trust

42:00 And we say rebuild to say that it has been there before and we were very clear that we would stay active in rebuilding. So it was not like ok so now we have this () and now we trust

each other. No, it was we were actively doing it and the tools of WHB we adopted to actively help us every day in relationship with each other.

So feelings as messengers, we had to learn that too.

Most of our meetings we would process our feelings. When we were feeling scared when we were feeling mad about something.

Flow of recognition came up many times that I cannot make my Esusu payments

And we had to get real clear and stay real clear that we had joined with human beings and other African black people for who they were and we had this desire and notion and intention and law, bylaw to do certain things that we were either successful in doing or not doing.

We respond to those with negate doings and that took serious deliberate and intentional work. And we were all trying. She aint show up and she aint pay and didn't say anything and dah dah dah.

And we really used the heck out of that tool. To keep saying that I love you, I believe in you, and to please do this as you can. That's some of where the less support and everybody who has a business go and support each other so we can make some money to make their payments.

The SNI line we got real clear about we didn't want there to be a sense of I'm on the outside of the line and she's on the inside and not to say that it didn't come up because it's going to come up. And um through people being able to express our feelings and stay on our side, we were able to (pause) when it came to or whoever it come up with they were safe enough to say it. It came up one time in our group. One brother needed to, he was getting married and he came to the Esusu

He wanted money to help with the wedding and he made that request and it was voted down. And we voted no because people were not in this to support weddings. This esusu was about acquiring property. And he was ok with it and we weren't mad at him for asking, and he respected our decision.

Later on another member asked for a loan as apart of his request to go ahead and pay for his house. And outright (mumbled)

46:35 It was so critical because he needed to do it like that Monday and he had asked family members and had been turned down by some family members who had believed what he said about the banks just cant be true. (laughter) and we aint believing that about the banks.

47:30

But any rate one member said ok here's some SNI here. You're doing it for him but you're not doing it for him. And we worked through it to the point where Kwabena said this is about property, mine was about a wedding and I respected his proposal.

There was an example there, um, you had the retreat going and then we had retreats throughout at least two full day retreats again.

We would come back together and finish working these tools um, and keep this training and not taking it for granted. And I hear other people speak in these terms too, but for me after 6 months we were all in. I had no doubt that everybody would finish.

We would finish in some form or another.

And actually Yaa we did extend for a year just to give people enough time if they could to secure enough money to get a property. So we just dissolved this pass December. And we're having a big celebration in March. And hopefully we'd like to launch three other opportunities for cooperatives.

## Founding Member Interview

I: What is the name of your cooperative?

P: The Uhuru (Freedom) and Esusu. That is the name of the particular cooperative venture. And it is a part of the Aya Educational Institute. Ok which is you know, our educational school. The particular cooperative piece is Uhuru Esusu.

I: Ok how do you make the connection between the Aya Educational Institute and the cooperative?

P: Well the Aya Educational Institute does um a lot of programs. Its like an institute, it has both educational classes and you just one that is going on now started from the bottom um it has middle school, high school piece and it sponsors projects and programs. One of the particular projects is called Uhuru Esusu and it is an entity in itself because it is so you can ask me another question and we can make the connection

2:23

I: What is the mission of your cooperative?

P: We came together um to um provide, create a way, that we could take **advantage of this depressed housing market** This situation has been devastating to our community and we call it fraudulent foreclosure and wealth transfer in our community. And another project of AYA is justice at home where we literally teach people how to be pro se litigants. How to challenge these fraudulent foreclosures ok and this wealth transfer legally. How to become their own representatives in court and challenge that. And everything that we do has three components: Fighting, healing and building. Our motto, not necessarily our motto but our actual program is

Warriors Healer's and Builders. And so that was apart of the saying were going to challenge this wealth transfer and what we mean by that whenever 30 years ago 40 years ago as black people we were protesting and burning and challenging and breaking down doors ok so that you could go to Georgia State you know so that I could go to UNC um we did that successfully to an extent and began to move into where we could make more money than we were making more of subsistence and that kind of thing where a Dr. Umoja could be a Dr. Umoja [ ] and whatever.

And the first thing that people do is that they get homes. When they began to have money above subsistence they secure them a home. You don't first take your money in put it in risky offshore accounts or other kind of investments. And what happened is as we had done that and started progressing successfully, those who wanted to keep us as a people low economically began a process of putting things in place to literally take the wealth that they knew we would be gaining. And so we became more and more higher paying jobs, got more and more property and put our wealth where we should have put it first and foremost in property and those who mastered later on would go into other things. And starting with Nixon and then every other president since they along with the federal reserve along with the bankers began to put in place a process to take our wealth.

And so The culmination of that was in 2008 ok with the so called crash but what you have going on is black people having been lured into a market with false appraisals. So then lets say you're going to appraise this house at \$200,000 you gonna say somebody somebody wants to sale it at 170. The bank will give me 200 thousand cause its appraised at 200 thousand. I buy it and I step in with 150 thousand dollars in equity or even if the bank gives me 150 or I have to put 20,000 down so the bank gives me 130 and I put 20,000 dollars down but Im cool right because I

got a house and I'm buying it with 50,000 dollars in equity. Well that's because the appraisal is inflated \$200,000 when the house really may be worth 70. And so that becomes the standard. Any appraiser that doesn't want to go along with that program is locked out of the market and the banks don't use them. So that part is called predatory lending as well. So you began to have these things happening and since I'm so glad to have a house, cuz give me a break I'm the first in my family to go to college, whether I want a house so you tell me I can get an option [arm] as opposed to a fixed rate mortgage and all of that. And so on the top end where the money is coming from the reason folks will say ok fine we raise the appraisal and we give him 150 dollars on a 70,000 dollar house is because they've created derivatives and ways for people to invest and they've taken the mortgages and put them as part of investment packages. So that means they are tapping into yo mama's 401k and getting the money.

They're tapping into the mutual fund, they're tapping into Mississippi railroad workers fund and they're using their money to then give me a mortgage for 130,000 and the house is only worth 70 see what I'm saying that's important to know a little bit of the top end otherwise it doesn't make logical sense why would a bank do that

Now to protect the banks in the middle they took out what's called credit default swaps. That is they took out a bet when I got this mortgage ok and anybody in the last 20 years they took out a bet and said I'm betting that Wekesa will not fulfill his mortgage obligations and if he doesn't then I want insurance and they went to AIG to take out so they lend me money on a highly inflated piece with a mortgage package, a loan package, that no body can understand in terms of when it was suppose to go up and not go up and all this stuff like that and said bet if I defaulted they got paid. They didn't just get paid lets say I owe 30,000 ok they took out insurance up to nine times. So if I defaulted on my lil 100,000 130,000 mortgage they got 900,000 dollars.

You see why they would want this whole system where people are defaulting on their loans and didn't want to work the modifications and all that. They're playing with other people's money, they're paying with their teachers in South Carolina's money ok you see what Im saying. So they make out like bandits.

Thats why we say the fraudulent mortgages and fraudulent foreclosures and whatever and so we began to have our homes go under water. SO the ones that the house that you're sitting in in 2006 early 2007 I could have roughly sold this house for 200,000 ok I owed 140,000 so I'm sitting on 60,000 in equity. Never refinanced, flat rate mortgage, all that. Then the house across the street, brick house, this is not a brick house, sales for 70. Next door with a finished basement and a newly finished basement, our basement is not newly finished, doesn't have marble blah blah in the basement sales for 79. SO how much is my house worth? How much would a person wanting to move in this neighborhood pay me for this house if that one sales for 70 and that one sales for 79.

I: Not for 200

P. Not even close. Not even for 140. So its one thing to lose my equity, but now you gone reach your hand into my other pocket and say you want me to pay you 140,000 for a house that's worth 70 at best. That don't make no sense.

So we go to the bank and say lets renegotiate this. And they say we're not renegotiating we're not lowering principle. You took out that loan for 130 or 140 and that is what you gotta pay. And so we say hmmm this is not our making you know so naw, I'm willing to negotiate with you. You take 80 and I'll take 20% you say ok .....and so we took them to court. And we've been fighting them successfully for five years. Them JP Morgan Chase, New York Mellencamp Trust Company, GMAC ok. The largest banks and financial institutions in the

country. That's what's Aya [unclear] and that's what we've done pro se litigants and we started teaching people.

And my point is connecting to the Esusu why were doing that and were seeing people under water, on the one hand, so now, you're sitting on a house that you paid 100 for or you owe 120 and now the house is worth 25,000, worth 15,000 ok because this house is abandoned, because this house is abandoned,. But now the other way and they wont let us go to the bank and get 15 20 25 thousand to buy that house over there. Well you're buying your mortgage here your credit is bad and Im not going to give you 20. No they want me to stay and pay them 140,000 for a 70,000 dollar house as opposed to saying oh well since that house is 70,000 dollars tell you what, Ill give you a loan buy that

12:24

The system is designed to take our wealth and the up shot is in 2007 **the wealth gap between Black people and white people have been reduced to 10:1** by 2010-2011 it was 22:1. The gap more than doubled. Why? Because our wealth was in our homes where it should be. Aint talking about no dead beat homeowners, aint talking about no, literally our wealth was in our homes. They went to communities of people where homes of old elders were paid for. And they say well don't you want a new air conditioner, don't you want an addition to your house you can refinance you see what Im saying and many people lost their homes that they had paid for because of this predatory lending. This multifaceted scam.

So we said ok, we taking that hit that we are underwater and the Black community was literally underwater 50-75% white community went underwater 25%. And by now, actually most white communities are back to par. Not so in our communities. **So we said while were fighting it and teaching others to fight that fraudulent foreclosure and wealth transfer, then we also**

**want to build in this market.** So we had ten families come together and agree that we would pay 500 a month and that would be 5,000 dollars. We would stack that and every 3 months, one of the families would get 15,000 dollars to go buy a home free and clear. Now you want to see the kind of homes that we could buy for 15,000 dollars.

I: Yes

14:31

P: So have you been to our website, our youtube video?

I: No I've only seen the AYA Institute

P: If you go to [youtube.com](https://www.youtube.com) and you type in Esusu there are two videos and these two are ours. I will show you this one in a minute because this is actually ours. This explains how it works, [Plays video]

16:16

I: So where do you all find these types of homes?

P: They were all over, they where in every neighborhood. They were in this neighborhood. They were all over.

So we set about telling people that you could have this house for 15,000 dollars and folks said where they at and I said lets go. And we go to Georgia MLS. Georgia M List Serve and you put in your zip code. And people are like, well this aint like in a dump and they are in every part of Atlanta you want to be in. So you dont have to get a house and we all have to be in the same neighborhood boom. And their like literally there is no house that we show that was not 15,000 and we're not exagerating. We said would you like to have that in 2.5 years? And would you like to own that free and clear in 2.5 years? And they say you're talking about a down payment? And

we're like no no no we're talking about complete ownership. So, every family would put in 500 dollars. And every month a family would get a home. Afiya, my wife and I started telling people about it and saying is this something that you would like to do? And they said yes, they said no, they said I'm interested, they said I'm scared, and all around the place. We got people whoever could do it. And then when they were ready for it, there is a process.

### **The Process**

They had to have recommendations. Because people say are you going to check people's credit? No. We're not going to judge people's willingness nor ability to pay us based on how well or not they have paid our oppressors. That is not a good judgement. You know, how well you pay white folks is not gone tell me how well you pay me. Because relationships matters. And so, we said the person have to have recommendations from a family member, a recommendation from somebody they do business with, and a recommendation from somebody in the community. A community organization that says, I know Angela and she has been involved with our organization. Heres how Angela would benefit the Esusu and how she will be benefitted by the Esusu. And they had to provide those letters of recommendations. And then we have a pot luck where all of the people who recommended Angela and recommended all of the other Angela's come to meet everybody else. So not only do you meet the people who are applying, but you meet all of the community that is behind you. Because you then come as a representative of that community.

This is what kept things in place powerfully back home [Africa??] See because you were not just Angela, you represented your family. You know if you failed in something then your family failed in something. That's why your family had your back. You succeed then your family succeeds. And so we wanted to recreate that support and pressure and we did. In addition

to that you have to go through our Healing oppressions wounds training. This is where Aya comes in powerfully because Aya Educational Institute, one of our cornerstones of our work is called Warriors, Healers, and Builders. So sometimes the workshops is also called healing oppressions wounds. This is where we get in touch with how we've been wounded by oppression. And how we as a people and how that wounded-ness come down through our family line to me. You've been wounded by oppression, I've been wounded by oppression in many different ways. Our families have adapted to survive and sometimes we've successfully kept some out, and sometimes some got in.

20:57 We wanted to particularly create an environment where we looked particularly at the wounds around money. So we would ask stuff like in your family, what are some things that you learned and/or were taught that you caught. Like does your family, or did you grow up seeing your family owe black people large sums of money. Most of us haven't. All of our large sums of money we owe to white folks. Cars, mortgages, and other stuff. What did you grow up hearing about Black people and money? Oh you cant trust black people. Did you grow up something different? Because it was to have us become aware of what is the attitudes that we are carrying that we caught. Even though we may have a philosophy and a thinking that says cooperative and Ujaama is great and that we literally believe in and there is not any contradiction in terms of our belief at the same time we may have caught other messages that upon bumps and cracks in the road come popping up. So we wanted people to be able to get in touch with it and talk about it. So that we all would talk about our wounded-ness around working with each other and around money and other stuff that comes around our family line. If you weren't willing to work through that, thats a 3 day workshop, then you could not participate. Because we're

creating a safe place where we're dealing with our own healing and our own wounds. Because see we would naturally unify, we will naturally spend our money together, we would naturally support each other except for our wounded-ness. That has me not trust me and me not trust therefore you. Any who would just naturally, you have affinity for the group, that's a natural thing. I'll give you a case and point. Lets say you go and you're part of a group and you go to Germany, and you see, where you from, where's your family from?

I: Chicago

P: And in the group of 30 people, there are three other people black people from Chicago, two from Chicago and one from Detroit. Don't you immediately go homegirl, right? You immediately develop an affinity to that group. Even though in Chicago you don't know them. You may have been separated by miles or even years, but there's an affinity. So that natural affinity is a natural thing even mores because of our shared history, culture and struggle. What gets in the way is our being wounded and what we call injected oppression. And, other people call it internalized oppression, I dont call it internalize because it was forcibly injected in us. It's like hit me on the head and while I'm unconscious you put poison in my veins and just shoot it there. When I wake up it's there and I didn't put it there. But I got to deal with it, it's up to me to heal, live with it, and all that. Get it out and go through, at the same time I'm not denying that its there Im just denying that I had anything to do with taking it in. And when you look at the kind of oppression and brutality that our people have faced, that we take on Gods that are not our own, that we take on languages that are not our own, that we take on perspectives. When you did it or died, you did it and there was nothing around that's force. That's not the same thing as that's cute I think I'll try that. So the cost of that injected oppression, injected white supremacy, and of course the other side of white supremacy is African inferiority that's reinforced day after

day. So Sherman whatever is a thug, the football player for Seattle, is a thug, or Trayvon Martin is dead and his life is worth nothing. It's not just like the message was said back then, the message is reinforced day after day after day.

25:10

And every magazine you open and all off that. See wood is a perfect example, wood already touched by fire is not hard to set a light. Having been brutalized and that kind of way then a Trayvon Martin situation then sets a light and all types of negative adaptations, and sense of what we cant win and all kinds of stuff. Blame ourselves, I mean you heard people say "he shouldn't had a hoody on" and "he shouldn't have skittles" God almighty like what are you..give me a break. But part of that is that we don't believe that we can challenge successfully the oppressors. And so we turn it in on our selves. We said ya'll we have to know that process. We got to be about healing that or else then we are not going to build a trust. So you remember everything I told you is built on Warriors, Healers and Builders, so this is the healing part. You see the idea 100 people spending 100 dollars a month on jewelry wow thats 10,000 dollars a month wow look what Black people can do with that. That's easy. Anybody can just throw in the numbers, if I just doubled those well, a 1000 people doing 100 dollars a moth, now we got 100,000 dollars. The point is, the real work in making cooperatives work in our community is this issue that we began to address. -

How is that we've come to not trust each other, how is it that I've come not to trust me, so that I don't trust you. And how is it that we can began to heal that. So instead of the weekend

retreat set the tone that we will be open to that healing process and that all of us was in that healing process so that there is no Big I's and little you's as my dad use to say. So there is your sense of safety, it also creates a language where we can confront each other. There is a tool called feelings as messengers so that if I start having some fear about Angela, I can come to Angela and say Angela, when you didn't make the meeting, you know I'm afraid it meant that you are going to drop out or whatever, and Angela can hear the language and not go ape. "What's wrong with you, so and so, because we have a communication pact that we can articulate our emotions early. Because if I don't have a place for that, then I'm going to go to Afiya and say you know what Angela so and so. SO one we agreed that we were going to work on woundedness and get that woundedness that have come through our family line healed. We had to also establish a communication process so that we would be able to be emotionally literate and then deal with our feelings and communicate those. In addition to the weekend retreat, they had to agree that every three months, we were having a one day retreat that was a refresher and was a continuation of that three days to heal our wounds, and that we continue to communicate and have communications lines and trust.

People began to see that these tools and woundedness didn't just apply to our economics, they applied to other things and they began to apply them to other relationships outside of the Esusu. They began to be aware of other kinds of things. Now just so that you know as we're doing those wounds, we're building community. This is critical. We're not just a place to pay a bill, we're building community. Now in the Carribean, Esusu's are old. They've been doing them for a long time. They actually come from Africa and a number of different places in the Cameroon they're called toneteens and in Nigeria they are Susu's but you have these elements

already. We already work together. Our lot is already tied together, we have communities. In Bermuda, folks would come together, a brother or sister was of age, and ready to move into a house, and the community would come together and build a house. We ain't talking about no huts, we talking about some serious well built homes and so it's apart of that whole cooperative piece. [Cooperatives have always been a part of African societies.] There was community built, so when you ask us to come together, you have to build community. And building community is being in each other's stuff, you know what's going on, and every three months we have that one day continuation of that training to heal oppressions wounds.

I: So in saying that how would you define community

Well in this case we were, everybody here we're talking about African people, ok so this was not open to and we didn't invite other people because apart of the process is actually healing our wounds. So that's number one, we're talking about African people. And we have people who identify as African people and some people who don't and that's ok because they are apart of our larger community, but not in terms of this particular community. We talk about people who were community folks owned that we have been wounded by oppression and we have a commitment to heal that. And we together want to support each other by becoming free. At least freer the kind of free that at least in buying a home and owning a home free and clear would provide. So that is how I would define this community.

I don't know anything else, if youre talking about in general I don't know. Mainly as I've explained you have common values, we had common goals, we wanted to as identifying as African people we have a common value of our history and heritage and a care about our community . We also shared value that we were going to heal outselves of our woundedness and

we were going to build in our community. In this case the value of fighting, healing and building, was essential to this community. That's by design this is not happenstance. And when we work with people to set this up those are the elements that are there. The building of course is we put in our money, and while we're doing that we get people who began to teach us about the market, where the houses are, what to look for, and this becomes an education process in terms of being able to take n where the communities are. So if some of these communities are blighted, how do you tell when they have reached a tipping point. Because we knew it would be a market readjustment,

32:15