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### **Title**

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### **Permalink**

https://escholarship.org/uc/item/7nh1q4h1

# **Journal**

AAPI Nexus: Policy, Practice and Community, 13(1-2)

## **ISSN**

1545-0317

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### **Publication Date**

2015

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Peer reviewed

Practitioner Essay

# Sapna NYC:

Participatory Research, Cooperative Economic Strategies with South Asian Immigrant Women in the Bronx, and the Possibilities for South/Asian America

Parag Rajendra Khandhar and Moumita Zaman

#### Abstract

After the onset of the Great Recession that began in 2008, many social progressives and others disenchanted with unregulated corporate capitalism have been significantly interested in exploring workplace democracy through worker-owned cooperatives and other tools. This article focuses on one nonprofit organization—Sapna NYC—that works with South Asian American women in the Bronx. The article will discuss the agency's adaptive and evolving work that recognizes the holistic health impacts of socioeconomic status and has come up with a novel approach to support participants in building worker-owned cooperative businesses that they own and control. This article will discuss the intended health, economic, and social impacts of the project, as well as the challenges, opportunities, questions, and implications of the agency's worker cooperative incubation program for South/Asian American communities and community organizations throughout the United States.<sup>1</sup> The article suggests how Sapna NYC's experience is instructive for organizations developing or considering incubation of their own co-ops.

#### Introduction

# The Great Recession and the U.S. Wealth Gap

At the time of this writing, we are entering the eighth year of an economic recession, with no clear end in sight.<sup>2</sup> Even without a critical race or immigrant rights lens, the picture is pretty bleak. Unemployment and underemployment are steadily increasing in poor and mid-

dle-class communities throughout the country (Fieldhouse, 2014). People who are employed are working more hours, are making less when adjusted for inflation, are saving less, and have far less job security than the generation that preceded them (Marte, 2013; McGregor, 2014). More children live in poverty and/or are food insecure.<sup>3</sup> The crushing debt burden on students and many others keeps people either working in jobs that they do not believe in or with bad credit that affects their ability to do many things later in their lives. More people than ever have lost sight of the yellow brick road of the American Dream altogether.

With critical race and critical immigrant rights lenses, the picture is even bleaker. While the income gap between black, white, and certain Asian immigrant groups is significant, the wealth gap is much more troubling. Black Americans have \$.06 of wealth for every \$1.00 of white wealth (Sullivan et al., 2015). While this number has slid *backward* since the Obama administration took office, it is not something new for many communities. Asian Americans have been excluded from neighborhoods and communities by racial-restricted covenants; faced intense scrutiny as perpetual foreigners based on racialized notions of U.S. citizenship; and lost everything when they were forcibly removed by internship, deportation, and mob violence.<sup>5</sup>

# Vision for Economic Democracy

Communities have tried to address these challenges faced by a large percentage of the American public. The Occupy movement that erupted across the United States in 2011 was an economic justice movement that highlighted wealth disparities in a way that had not happened in the United States for more than a generation (Isquith, 2015; Lalinde et al., 2012). It was largely inspired by the anti-austerity uprisings and sustained actions against the assault on working people in Europe. Occupy made the case for "the 99%," their way of highlighting the mind-boggling wealth disparities between the 1 percent of Americans who control more than 50 percent of the wealth of the nation and "the rest of us." The movement started as a statement to "Occupy Wall Street," focusing on one site of origin for this disparity, but quickly grew to encompass hundreds of cities and towns across the United States and the world.

There were three lasting results from Occupy that are of particular note in this article. First, Occupy proved that there were many people, with very diverse interests and motivations, who believed that the economic disparities that ran so deeply in the United States were unjust

and unacceptable. Second, it showed that there were many ways to try to tackle these issues, as the full array of creative actions and subsequent local and specific efforts demonstrated.<sup>6</sup>

Finally, Occupy demonstrated that movements and organizations do not need individual public leaders. It showed people what direct participatory democracy looked like and how it differs from our government's republican form of democracy. Occupy's vision for economic democracy included cooperative and community-owned enterprises and transparent participatory budgeting in the government/public sector (Zeuli and Cropp, 2004).

However, efforts to build cooperative solutions to address systemic economic inequality and injustice are not new to communities in the United States, particularly communities of color. At a time when there will not be enough traditional jobs that pay well, and offer stability, we need bold solutions to start reversing the deep disparity between poor communities of color and the more affluent white and other communities.

### Worker Cooperatives

Proponents of worker-owned cooperatives (or "worker cooperatives") affirm that worker ownership—control of the means of production, decision-making power, and share of the net profits of a company—is a more transformative path to addressing poverty. Proponents of worker ownership do not oppose fair and equitable labor standards; they simply claim that unless workers have control of the workplace, they will always be vulnerable to the fickle pursuit of capital by shareholders and managers who are not connected to the daily labor.

#### **Brief Introduction**

A cooperative, generally, is "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" (Zeuli and Cropp, 2004, 1). Common cooperative associations offer members financial services (credit unions), collective bargaining and marketing power (marketing and farm/producer coops), cheaper and more reliable utilities (electric co-ops), competitive consumer prices (food and consumer co-ops), and equitable workplaces (worker co-ops).

There are seven central principles that cooperative associations generally agree upon (ibid., 8–9). These principles are (1) voluntary and

open membership; (2) democratic member control; (3) member economic participation; (4) autonomy and independence; (5) education, training, and information; (6) cooperation among cooperatives; and (7) concern for community (ibid., 45).

Though not all cooperatives follow each of these principles, they provide a quick reference point to help distinguish between businesses with "traditional" limited management and ownership structures and more open cooperative businesses. Commentators and scholars have suggested that because cooperators in worker cooperatives have the future of their income wrapped up in the fortunes of the enterprise, they are more engaged in both the "what" of management of the enterprise and the "how" of the way that the enterprise does business. With an ownership stake in the business, worker-owners can exert a different kind of political power, potentially causing significant paradigm shifts regarding work conditions and norms and other areas of concern regarding equity and access.

### **Cooperatives in Communities of Color and Immigrant Communities**

Worker cooperatives are not new for communities of color, women, and immigrants. For example, in 1907, W. E. B. DuBois published a monograph on cooperation within African American communities documenting the decades before the book was released. Dr. Jessica Gordon Nembhard recently published *Collective Courage: A History of African American Cooperative Economic Thought and Practice*, in which she documents African American cooperative economics over more than a century.

Immigrants have also formed cooperatives. For example, a worker co-op comprised mostly of Latina domestic workers/home-cleaning providers in Brooklyn called Si Se Puede are now talking to other groups of Latinas about working together and forming cooperatives around the country. They are also active in local discussions across various workers' rights issues, so they are not simply focused on the success of their own business. Because of who they are (immigrant/women/English-language learners) they transform spaces that they are part of because the cooperative structure and principles of cooperatives empower them to be their whole selves and engage in larger circles, democratizing participation and embodying the value that good ideas can come from anyone and everyone, not just those with the right degrees, background, or nonprofit jobs.

Asian immigrants created mutual-aid networks early in their history in the United States to ensure access to goods and services, and

even defend the community from the barrage of racist attacks. Even cooperative enterprises such as a Chinatown Cooperative Garment Factory in San Francisco were attempted during the Asian American movement in the late 1960s (Nee and Nee, 1986).

Informal and supportive economies in communities of color kept people strong during very tough times, particularly amidst structural racism designed to exclude or take advantage of them. Also, from lending circles to revolving credit brokers, informal cooperation and mutual aid are the foundation for many Asian and other immigrant communities who have not had access to traditional American banking and credit services (e.g., see Mission Asset Fund, 2014).

Worker Co-ops as Sites for Self-Determination, Organizing, and Empowerment

Worker cooperatives give members agency to manage and control their own work and work environment. Exercise of one's agency leads to self-determination and choices—both things that poor folks do not often have. In the cooperative context, this can create a sense of community or collective self-determination. That can be transformative.

In addition, cooperators can set the culture, norms, and processes of their workplace. That means that if they are created and centered around specific populations of worker-owners such as the poor, communities of color, and/or women, they will necessarily reflect some of the values that those folks think are important. That comes as they realize that they get to make the decisions. They can decide on policies that respect the cultural, political, and other values of the worker-owner community. This, then, can become a model for others. Therefore, a cooperative that recognizes the faith traditions of its worker-owners could be closed on the religious days of their choosing and invest or donate in accordance with the preferences of the worker-owners.

# Sapna NYC

South Asians include immigrants from India, Pakistan, Nepal, Sri Lanka, and Bangladesh. South Asian immigrants to the United States number close to 3.5 million, of whom nearly one-third live in the greater New York metropolitan area. The South Asian community is one of the fastest-growing immigrant communities in New York. The Bronx is home to the fastest-growing South Asian community in New York City—increasing more than 500 percent in the past decade.<sup>7</sup> While a significant percentage of South Asian immigrants have relatively high

incomes, there is significant class stratification in various South Asian communities based on immigration circumstances, language ability, and education levels. For example, while some Indian American professionals exceed the area median income and average wealth where they live, Indian Americans also constitute one of the largest undocumented communities in the United States. There are significant limited English proficient (LEP), refugee, and low-income communities within South Asian America.

With the help of a federal grant, researchers from Albert Einstein College of Medicine started meeting with South Asian women in 2007. Together, the researchers and community members identified poverty and unemployment, immigration, family stress, obesity, diabetes, and children's health as important issues. The Westchester Square Partnership was founded the following year with a part-time staff and a budget of \$25,000 to address the social and health-related needs of South Asian immigrant women living in the Bronx. After a number of years of research and programs, the organization changed its name to Sapna NYC in 2014. Sapna NYC seeks to transform the lives of South Asian immigrant women and their families by improving health, expanding economic opportunity, and building a collective voice for change. Sapna NYC uses a holistic empowerment approach to work with low-income and underserved South Asian women and families. They provide support and help build social networks through health education, financial literacy training, asset building, and entrepreneurial opportunities.

Sapna NYC created a series of community-based participatory research (CBPR) projects to learn from their participants. In the beginning, the surveyed population were principally Bangladeshi women aged between their mid-twenties to early forties. Sapna NYC now serves youth and senior Bangladeshi women and their families, as well as Indian and Pakistani women in Queens. The education level of the women varies from very limited formal education (including illiteracy in their native language) to women who have completed university and beyond. However, most women have very low English proficiency, which creates major barriers to most pathways to economic and social empowerment.

As Sapna NYC reached out to more community members, they found that many participants suffered from numerous health and mental health issues—such as depression—that were tied to their so-cioeconomic status. Through a National Institute of Health grant, they were able to conduct a number of pilot focus groups from which they

launched a household study on these issues. The women made the connection that the reason that they were depressed and facing low self-esteem was that they had no economic independence, no earnings of their own, and no way to contribute to the family.

Sapna NYC's philosophy is that programs implemented in the community deserve careful evaluation. The organization's CBPR projects are evaluated using rigorous mixed-methods evaluation strategies.<sup>8</sup>

These programs include:

- A healthy families initiative to address obesity and family nutrition/exercise;
- English for Speakers of Other Languages classes for new immigrants;
- Depression treatment program for mothers; and
- Economic empowerment programs.

One of Sapna NYC's key programs is a robust English as a Second Language (ESL) program. Immigrants recognize the central role that English-language ability plays in economic and social integration into the United States. Sapna NYC's ESL program brings many of the participants through the door initially, into a safe space for women where they can participate in other programs and activities as well. Sapna NYC's program is free, accessible, culturally appropriate, and also supported with free child care so that the women can participate.

South Asian immigrants with limited household income experience significant unmet health care and social service needs due to poverty, racism, discrimination, and lack of English-language skills. In the absence of accustomed family and social networks, many new immigrant women have few chances to further their education or enter the job market. Among South Asian women, conservative gender practices such as the confinement of women in the home and lack of participation in family decision making may lead to further isolation and marginalization. The results are high levels of depression, obesity, and other health problems. Financial disempowerment, domestic violence, and other social problems contribute to these health problems as well.<sup>9</sup>

Sapna NYC's work was informed by the understanding that South Asian women, like many immigrants, usually do not use therapy or prescription drugs to address mental health issues such as depression. Affordable, culturally and linguistically competent, and proximate mental health services are often difficult to find. <sup>10</sup> Even when the appropriate services are available, community members are not always pre-

pared to utilize them. Through the household study, Sapna NYC was able to assess that the participants were willing to discuss the impact of economic insecurity and other socioeconomic factors that were causing them to be depressed.

In addition to helping connect the participants to relevant services when appropriate, the coordinators at Sapna NYC began to plan how to address the root causes of the depression through economic and social independence. They designed the Action to Improve Self Help and Empowerment through Asset Building (ASHA) program to facilitate that process.

# **ASHA Program**

The ASHA program, which began in 2011, is an Individual Development Account/asset match savings program using a participatory action research framework. The ASHA program was designed to monitor how economic and social independence lowers depression for the immigrant women participants. Through outreach by community health workers and the women participants in focus groups, studies, and service coordination, Sapna NYC staff identified women in the community who reported to be moderately depressed and invited them to participate in this program.

Sapna NYC found that many of the women they interviewed were authorized to work in the United States, but they still had a difficult time finding a minimum wage job. The women worked for less than \$8 an hour often within the South Asian community in service-oriented companies such as thrift shops or restaurants. Wage theft, workplace abuse, and other issues were common in these workplaces. In fact, many women originally connected with Sapna NYC in an effort to address issues at work, again underscoring how central matters of economic justice are for immigrant community members.

The ASHA match savings program, started in 2011, was designed to help the participants to address the economic issues related to work. ASHA helped women save money so that they could go to back to school, pay for a job-skills training program, and/or to find ways to secure jobs that are better for them and their families. Sapna NYC then realized that women were looking for ESL training and a way to become employed. The participants were coming back to find a job, but as they searched, many were still struggling.

Sapna NYC's first line of contact with new community members is often through their community health workers, who live in the

neighborhood. The community health workers had either participated in earlier Sapna NYC programs and became staff after training or were identified as potential community leaders by other women in the target neighborhood. They help the women to create a plan for how they want to move forward.

Sapna NYC staff help identify certification, courses, and trainings such as trainings for how to open a threading salon or become home health aides. In addition to locating resources that the women may not know about, Sapna NYC helps them to explore these resources and budget appropriately for training and other needs to meet their goals. Goal identification and planning to meet those goals are key elements of the support that Sapna NYC provides.

Part of Sapna NYC's involvement in this process is also to bring up issues or models for the women to consider while discussing their goals. For example, Sapna NYC helps women think through what would be successful and whether investing their savings would have long-term returns to meet their goals. These conversations are structured to help the women to stretch from thinking month to month about finances to planning for longer-term options. The program helps them to direct their energy and resources in a way in which they can build and plan from year to year and in ways that they can support one another. They consider what women can do to empower themselves and increase their authority regarding household income and how it is distributed. This is a core concern for many of the women; Sapna NYC helps them to understand the impact on individual women, their families, and the broader community when women are not empowered to make household financial decisions.

# Sapna NYC Worker Cooperative Development

To expand the goals and outcomes that Sapna NYC staff could support to address economic justice issues, staff received training on worker cooperative development at the Center for Family Life (CFL) in Sunset Park Brooklyn (SCO Family of Services, 2015). Along with the range of wraparound services for the largely immigrant communities that they served in Sunset Park, CFL was recognized as a successful cooperative incubator and developer in the city. With the help of the CFL training, Sapna NYC made the decision to pursue worker cooperative development as a strategic focus to address some of the root economic justice issues facing many of their constituents.

### ASHA Group – First South Asian American Worker Cooperative

Five participants from the first ASHA program cohort started a food preparation and catering business called the ASHA Group in 2013. Through the development of this first cooperative, Sapna NYC started to learn more about the burgeoning cooperative network in New York City. In 2014, the city council of New York City committed \$1.2 million to the development, incubation, and financing of worker cooperatives.

Sapna NYC benefited from the momentum as more resources developed for community-based cooperative incubators and strategies. Likewise, there were more food incubators and commercial kitchens gaining support throughout New York City. The first worker cooperative from the ASHA program—the ASHA Group—is a food business that creates prepackaged foods such as samosas and also caters for events and other functions.

The ASHA Group was selected as one of eight immigrant-owned food businesses—and the only worker cooperative—to participate in a cohort of businesses selected by Hot Bread Kitchen, a program based in East Harlem that "increases economic security for foreign-born and low-income women and men by opening access to the billion-dollar specialty food industry." All participants were required to be enrolled in ESL classes and learned about food safety, business incorporation, and operating in a commercial setting. They also gained access to a commercial kitchen for their businesses. The ASHA Group is one of the few businesses from that cohort that is still active.

Sapna NYC believes that the ASHA Group was able to survive because (1) they had a pool of shared savings, (2) there were more than just one or two partners, and (3) they had a great deal of support from Sapna NYC's co-op development program. The success rate for new businesses is not very high, particularly when compounded by the challenges faced by LEP women without access to capital who often do not have a detailed marketing and business plan. The cooperative incubation program provides support and complements the skills that the women learn through training, while helping the cooperative to learn to be self-sufficient.

Although the ASHA Group is still active, it experienced several challenges. For example, during the first year, the worker-owners reinvested the income earned back into the business and did not earn wages or dividends at that time. However, even traditionally structured food and restaurant businesses are notoriously difficult to establish and maintain, particularly in New York City.

Sapna NYC learned a great deal about the South Asian food industry through their effort to support the ASHA Group cooperative. Price undercutting, extremely slim margins, and unscrupulous employment and wage theft practices are common in businesses owned by South Asian community members. Consequently, these businesses set an impossibly low bar for pricing that makes it difficult to compete for a worker-owned enterprise committed to a living wage. These learning experiences helped increase Sapna NYC's ability to advise the next group of women who wanted to organize a cooperative business.

For the ASHA Group cooperative, the participants decided on their business and self-selected their members. Although the staff did not want the participants to choose an industry where they faced more obstacles, they were also balancing the desire for the women to have ownership over the process. This is what led the Sapna NYC staff to find relevant and supportive connections, including the kitchen incubator space and working with community organizations for catering orders.

### The Next Co-ops

After the ASHA Group cooperative launched, using its strong foundation in participatory research and evaluation, Sapna NYC evaluated what they had learned in the process. CFL and other similar organizations such as Prospera in California also taught Sapna NYC that service-oriented businesses have a higher rate of success than product-based businesses, which require more investment and technical skills (Prospera, 2015). For example, staff learned that many women-owned cooperatives focused on household care because they were easier to launch—these cooperatives did not need a great deal of start-up capital or access to facilities like a commercial kitchen to launch their businesses. They also marketed their own skills, and did not need capital investment or loans to start earning money.

With its second cooperative, the staff was more intentional about targeting service industries, while focusing on members' interests and needs. Staff brought in two women members of various CFL-supported cleaning and child-care cooperative businesses in Brooklyn. The women from the cooperatives spoke about their successes and challenges as well as family expectations and gender roles. Both of these women have been in cooperatives for more than five years so they were able to share their struggles and recommend how members should work together. It also allowed the Sapna NYC members and staff to learn more about service-sector businesses.

### **Cultural Competency and Worker Cooperative Development**

In addition to understanding finance, basic business management, and cooperative development in the United States there were also a large set of cultural and emotional elements to address. Many immigrants have to adjust to accepting work that they might have thought "beneath" their station or status in their sending nations. Most communities have class, caste, and status systems lenses about the work that people do.

Because work carries deep emotional, societal, and cultural significance, Sapna NYC had to address what the women might have felt about service-industry jobs. These specific and nuanced cultural cues underscore why organizations that build deep understanding and trust within the communities that they work are so important. For instance, members initially thought service workers did not earn much per hour. However, once they heard from Brooklyn co-op workers, Sapna NYC members realized that they could maintain their dignity in the work while making a substantial wage in the process. Part of Sapna NYC's work with the new cooperative members includes helping them to understand that they were not only workers but also business owners in this cooperative. This perspective helps members feel confident about the context of the work that they are doing instead of focusing on the perceived loss of Old World status.

The second cooperative launched by Sapna NYC members was a child-care cooperative, with requests for services coming from far beyond the Bronx. Sapna NYC is exploring ways to partner with other community organizations to help the co-op members locate clients and publicize their services. Meanwhile, Sapna NYC continues to deepen their thinking about cooperative development and the ecosystem needed to ensure that their members can thrive emotionally, physically, and financially.

Opportunities, Challenges, and Insights from SAPNA NYC's Cooperative Development Work

There are important lessons that South/Asian American and other immigrant groups can draw from the experience, intentionality, and success of Sapna NYC in envisioning and developing worker cooperatives with LEP immigrant South Asian women as part of a holistic vision of community-based practice. We recognize that it may seem as if Sapna NYC is an extraordinary case rather than a replicable

model. However, we believe that there are applicable lessons in their innovative and evolving approach that focused on participatory action research; systematized and meaningful community feedback; and heterogeneity of approaches and initiatives to recruit, serve, and stretch beyond immediate or emergency needs to attempt more transformative community engagement. The sections in the following text briefly outline the specific circumstances for Sapna NYC, as well as the challenges and opportunities in this work for similarly situated organizations.

## Sapna NYC's Specific Context

While clearly commendable for the work that they have done and plan to do in New York City South Asian communities, is Sapna NYC's context unique? Is their example and experience transferable or translatable to agencies working in other immigrant communities or other locations (large or small cities, urban/suburban regions)?

### 1. What Might Be Different

There are some aspects of Sapna NYC's story that might be different from organizations working with different communities or in different geographies. The first characteristic that might seem unique is the combination of (1) a critical mass of target immigrant communities (2) that live in geographic proximity that do not require ownership or ability to drive because (3) there is also a pretty reliable network of public transportation options in New York City. These are powerful criteria that are not necessarily unique to New York City in the United States but still important to note.

Another consideration is the remarkable momentum of nonprofit, advocate, and local government interest in worker cooperative development. While some organizations and support entities have been working on worker cooperative development for a number of years, there has been a noticeable upswing in activity and organization. The Federation of Protestant Welfare Agencies, recently formed NYC Network of Worker Cooperatives, and existing cooperative developers like the Center for Family Life and Green Worker Cooperatives worked together to develop opportunities to train new cooperative developers in underserved communities. This effort also led to legislative advocacy for support from the city council of New York City. In addition to the initial designation of \$1.2 million of public funds to support cooperative developer training and other resources in 2012, the city council recently approved an additional \$2.3 million to deepen this work. These

resource entities and public resources are a critical part of the context that made Sapna NYC's innovative work possible.

### 3. What Might Be Similar

Despite the fact that Sapna NYC is based in a large city with a huge South Asian community that has many community and nonprofit organizations, it was the first staffed organization to focus on any needs of this community in the Bronx. With a population exceeding two million, the Bronx by itself is larger than most American cities. Yet this organization formed in this space. One could argue that because of this space Sapna NYC had a great deal of room to think outside of the box and use a holistic approach to connect research, direct services, and community development together. They were not interested in replicating what was already in the community. We believe this flexibility to innovate is more similar to organizations in the United States where the South/Asian American nonprofit sector is neither large nor developed.

Also, while Sapna NYC designed their cooperative development program, they were in pilot programs for the New York City cooperative developer training as well as the food incubator that ultimately supported their first cooperative. Their experience in these pilot programs not only informed their internal planning but their experience and feedback has also helped to further develop the ecosystem.

For example, as a group that works with South Asian immigrant women with different language needs, education, and cultural and faith traditions, Sapna NYC has helped and continues to help the cooperative community to stretch beyond "lifestyle" and familiar communities. <sup>12</sup> This is also something that organizations who work in South/Asian American communities are familiar with in most spaces where they must represent the ways that working with our communities are similar to and different from working with other newcomer communities.

# Challenges

Initiating cooperative economic or various community wealth-building strategies requires the development of a new language that might not be familiar to stakeholders. Interestingly, we have found that ideas of mutual aid, collective and shared benefit, and even notions of the Commons (communally-owned resources) are sometimes more familiar to newcomer communities than those more rooted in American commerce and "traditional" business models.

So it is important to build a culture where potential funders, donors, and other community supporters can understand and get excited about these initiatives. Once they understand, they can get very excited by the work. For example, for Sapna NYC many of their young professional supporters see their own mothers in the women the organization works with. That connection allows them to delve deeper into understanding the economic justice component of the work and how worker cooperatives can address inequity in lasting ways.

There are other challenges that worker cooperative developers must address to launch successful cooperatives, particularly in immigrant communities. In today's society, there are substantial financial management and tech skills that businesses need to survive and thrive. So much of the marketing and public relations for businesses, even low-tech businesses, has migrated online. The businesses need someone who is tech savvy. For new or LEP immigrants, this does not always feel immediately accessible. A cooperative developer based in a host nonprofit organization can (1) help to train them and/or take on limited functions so that the worker-owners can concentrate on building the business, (2) identify who can learn those skills (as well as management and leadership skills) within the cohort, and (3) identify and line up accounting, business planning, and legal resources to ensure that the rights of the worker-owners are protected internally and in their dealings with others.

# **Opportunities**

Although still imperfect, the worlds of cooperative economics and new/sharing/solidarity economies offer fresh perspectives and energy to individuals and organizations who are more accustomed to the challenges in pure direct service and advocacy work. For example, Sapna NYC's staff experienced the openness of the New York City cooperative network as contacts shared information, knowledge, and resources. This ethos of cooperation, which might seem self-evident, is not how some sectors of the nonprofit and traditional business sectors operate. Exposure to new ways of collaborating across organizations toward shared and common goals based on a theory of abundance can be transformative for organizations that are accustomed to competition in the manufactured culture of scarcity that inhabits (and inhibits) the nonprofit sector.

Also, with cooperative development in communities—particularly with immigrant women—there should always be another level

of thinking after helping the members to think about possibilities in service-related cooperatives. For cooperative developers and other members of the support ecosystem (lawyers, organizers, etc.) we must also consider whether we are just putting community members into service positions again, even if it is a business that they own. Conscious community workers and cooperative supporters must also consider whether we are pushing immigrant women into traditionally gendered roles of cleaning, cooking, and child care. A longer-term goal for some community-based cooperative developers, particularly who come from a community-building and/or organizing perspective, is to look into ways through which these specific co-ops can go beyond providing basic services. We ask how they can go beyond just service roles, and imagine what other types of cooperative roles they can occupy? Can the members, once successful, use their retained earnings through the cooperative to invest in other community enterprises?

#### Conclusion

At a time when both newcomer and established communities in the United States face economic crisis and hardship we must investigate and implement new approaches to complement safety-net services and rights-based advocacy. We agree that higher wages and decreased discrimination will help communities of color, immigrants, and other marginalized community members. However, we also believe that innovative community wealth building and collective ownership strategies—such as the cooperative development strategies employed by Sapna NYC—can build transformative change that utilizes the existing assets in our communities such as organically occurring mutual-aid networks, deep resilience, and enduring entrepreneurial spirit.

#### Notes

- The authors use "South/Asian American" to designate both South Asian American and Asian American communities, recognizing that the question of the relationship between these two race group categories is in flux and unresolved.
- 2. Some have called it the "Great Recession," which we will use in different places throughout this piece.
- 3. For data on child poverty in the United States, see Kids Count Data Center 2015.
- Interestingly, on average Asian Americans as a whole actually have slightly
  more relative wealth per capita than even white Americans, but this broad
  summary statistic obscures the significant gaps between affluent, working

- class, and poor Asian Americans from many communities. For more on Asian American wealth, see Patraporn, Ong, and Houston 2009 and Ong and Patraporn 2006.
- 5. There is a large and growing body of literature about these histories in Asian American studies. See Pfaelzer 2007 for a good place to start. During World War II, the forced relocation and internment of Japanese Americans resulted in the loss of property, businesses, and other assets for many as they were only allowed to keep what they could carry.
- 6. Just a few of these include Occupy Our Homes; the Strike Debt Coalition and Rolling Jubilee; the eventual election and successful \$15 minimum wage campaign by city councilmember Kshama Sawant in Seattle; and Occupy Sandy, which was involved with recovery work in New York and New Jersey after the devastation brought by Hurricane Sandy and has evolved into Rockaway Wildfire and Worker-Owned Rockaway Cooperatives.
- 7. For more information, see NYU Center for the Study of Asian American Health (2007).
- 8. From the Sapna NYC fact sheet "Need of the Population," in possession of the authors.
- 9. Id.
- 10. Id.
- 11. This quote can be found on their website at: https://hotbreadkitchen.org/WHO-WE-ARE/
- 12. Many of the immigrant women in Sapna NYC's cooperative programs are Muslim. While they share many of the challenges that immigrant women from other communities have, such as those CFL works with, they also have unique challenges in the context of Islamophobia, residual effects of the New York Police Department and federal government programs that profile Muslim Americans, and other related dynamics.
- 13. These challenges include the ever-shifting and unpredictable funding landscape, nonprofit territorialism, low morale for nonprofit staff who are overworked and undercompensated, and the recognition that there are far too few resources being committed to truly uplift community members out of poverty and the other challenges that they face every day.

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