



Building Economy for People and Planet: Ideas for Action

What Is It? This is a half day workshop, developed in collaboration with PODER (San Francisco), for community members and community based organizations to explore what we mean by economy, its relationship to ecology, and to learn about steps we can take to create a more just, sustainable and participatory economy for workers, community members and the planet.

Why Do it?

- Redefine what is commonly understood as Economy, and highlight its relationship to Ecology.
 - Empower the group to see themselves as economic experts.
 - Introduce and provide opportunities for the group to share economic practices that emphasize cooperation, sustainability and participation.
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Time: Minimum 3 hours

1	Welcome, ground rules	15 min
2	Icebreaker	10 min
3	Brainstorm on economy/Framing	20 min
4	Getting by, Getting Ahead, or Getting Together	25 min
5	Comparing Economic Models – game	80 min
6	Large group discussion	20 min
7	Evaluation/Closing	10 min

Materials needed:

- Agenda, goals, and group agreements on butcher paper
- Solidarity Economy cards (attached)
- Pens, markers, and butcher paper
- Powerpoint of Images: Eco, Ecosystem, Ecology, Economy; Getting By, Getting Ahead, Getting Together
- Handout – “The Meaning of Home”

Remember: Photocopy the Cards onto card stock. If you are doing the workshop in Spanish and English, put the Spanish version on one side and the English version on the other



DIRECTIONS:

1. Welcome / Ground Rules / Agenda Review (15 min)

Take some time to ground this workshop in the ongoing work of your organization, in stories that you have heard from members, in the larger economic and ecological realities that the community is facing.

If this is a group unused to working together, here are suggested group guidelines:

SAMPLE GROUND RULES

- Be yourself (speak from your experience)
- Bring your whole self (physical, rational, emotional, etc.)
- Stretch yourself (learning happens at the edge of our abilities)
- Step up/step back
- Respect yourself and each other
- Mine for understanding
- Expect unfinished businesses

Take a couple of minutes to go over the agenda so participants know what to expect.

2. Icebreaker (10 min)

Ask the group to break into pairs and ask each other a question related to economy.

Sample questions:

- If you were Mayor, and could change one thing about the local economy, what would it be?
- What is wrong with the current economic system?
- If you could grant one wish to your family, what would it be?

Give the group 5 minutes to talk in pairs, and then use the remaining time to harvest ideas from the group by asking what they heard that was inspiring, or that connected to their experience

3. Brainstorming / Framing (5 min)

Brainstorm

Large Group Discussion - This is a chance to unpack what economy means to folks in the room.

When you hear the word, "ECONOMY" what do you think?

Additional questions that can be used to keep the brainstorm going:



- *What is the economy supposed to do?*
- *What are the different parts of the economy?*
- *What are the things you hear in the news about the economy?*

(Facilitators note: *here people will usually say things about “the economy” including, money, corporations, jobs, unemployment, profit, etc.)*

Unpacking the Term “Economy” – Presentation (15 min)

See the Presentation Guide A (below).

Take time to review the suggested language in the guide and in the handout so that you feel comfortable during the presentation, the language below is a guideline. The purpose is to:

- Emphasize the relationship between ecology and economy
- Make economics something that we can all relate to – demystify

Use the IMAGES (see Powerpoint) and pepper the presentation with lots of questions.

4. **Getting By, Getting Ahead, or Getting Together** (25 min)

Present the “Getting By” image by using PART 1 of Presentation Guide B for this section (below).

Do the **Stepping Into the Circle** exercise:

Read the following prompts, if it is true for participants ask them to take one step into the circle. The goal is to have all participants in a tight knit group at the end.

Step in every time a statement is true for you:

- 1) *You regularly run out of money at the end of every month, with bills left to pay*
 - 2) *You have had to buy groceries on a credit card*
 - 3) *You can’t get a credit card*
 - 4) *You have had to move more than once in the past two years*
 - 5) *You have lost your job or had to look for work in the past 3 years*
 - 6) *You have to work (or have had to work) 2 or more jobs to just get by*
 - 7) *You or someone you know has been out of work for more than 6 months*
 - 8) *You or someone you know has been out of work for more than 1 year*
 - 9) *You are smart and creative when it comes to money and resources*
 - 10) *You are strong and will continue to survive even when times are hard*
- (You can make up more on the spot if needed.)



Note: you can say, *“you or someone close to you...”* if you want to keep it more open.

With youth, you could include things such as:

- *You have been late to school or work because of public transportation.*
- *You or someone close to you is incarcerated (in the prison system)*

At this point, when everyone is clustered in the middle, ask the participants to:

- ***Raise their hands in the air.***
- ***Take the hands of two other people with their hands.***
- ***Without letting go of anyone’s hands, untie the knot.***

Sample framing and directions:

“Now we can all see that there are many ways that the dominant economy doesn’t meet our needs and puts pressure on us – we all feel the squeeze, one way or another. Everyone put your hands in the air. Now take the hands of two other people with your two hands. We are now in a big circle in a knot. And like any ecosystem, we are all connected. The economy is how we make and manage those connections together. Untie the knot. Working together we can all have the space we need and the connections we need.”

The group moves around to untangle the knot without letting go of any hands.

Present the “Getting Ahead” and “Getting Together” images by using PART 2 of Presentation Guide B (below).

5. **Comparing Economic Models Game** (80 min)

Introduction (10 mins)

We will be breaking into small groups and looking at some different examples of how Our Economy works. The goal is to decide for ourselves whether we think the examples are about Getting By, Getting Ahead or Getting Together. Then we will look more closely at the ways of Getting Together and see what we think about them.

Please select a person or persons to report back

Small Group Discussion (45 mins)

Break participants into 4 groups. Each group gets a set of cards (*cards are attached - facilitator should feel free to eliminate cards that are not needed*).

Group 1 – Land and Housing

Group 2 - Food

Group 3 - Work

Group 4 – Currency and Exchange



Ask each group to divide the cards into “Getting By, Getting Ahead or Getting Together”

Once they have chosen their Getting Together cards, participants should ask the following questions:

- a. **How would this benefit your community, if at all?**
- b. **What are the advantages of the model?**
- c. **What are the limitations and/or drawbacks of the model?**
- d. **How can the model support social justice and movement building or challenge capitalism?**
- e. **Which model is your group's favorite?**

Note: Write these questions up on paper for each group as reminders.

Report backs (25 mins)

Facilitator, choose one depending on the time you have and the size of the group:

- Briefly describe each Getting By and Getting Ahead card and why your group felt they belonged in the category you chose.

Or

- Give one example of a card that was controversial

Then

Ask each group to:

- *Pick one “Getting together” solution to share, that your group found most interesting.*

If there is time, go back through the groups asking for their second choices.

6. **Large Group Discussion** (20 mins)

If you have time, this may be an opportunity to give folks a chance to share how the conversation has added to their thinking around economic justice. Sample questions could be:

- What is one idea from this session you would share with someone else?
- What are some of the ways you see solidarity economy in your home country?
- Did anything from this session surprise you, or make you think about something differently? Explain?
- On a scale from 1-5 how strongly do you think we could create a solidarity economy? Why?



- What are some next steps we could take from here

7. Evaluation / Closing (15 mins)

If you have time and it's helpful to your organization, ask the participants to share what worked for them and what they would change.

Close this session in a way that connects to ongoing conversations, campaign work in your community/organizations. Try to draw on the main points made during the presentation, connect to participant's ideas, and make connections.

Here's an example:

"All over the world, in some of the most poor and oppressed communities, everyday people are remaking their relationship to economy and rediscovering their relationship to ecology. By struggling to reclaim land and resources, and simultaneously building the schools, workplaces, farms, and community centers that they want to see."

ADDENDUM

PRESENTATION GUIDE A :: Unpacking the Term "Economy"

Image - Eco

Let's start with Eco. Eco - literally means home. There are many ways to think of home- house, neighborhood, even mother earth (house, neighborhood, and earth)

Image - Ecosystem

Ecosystem is "all the relationships in your home – from the plants and animals to friends and neighbors. We are all part of ecosystems, even in the city. Ecosystems can be as small as a drop of rain – bugs, water, dirt - or as big as the whole planet.

Image - Ecology

Ecology means "knowing your home". There are many ways that we know, study or understand our home, from gardening to getting to know people, to making a budget of what we have to spend (or the resources we have to work with). Gardening, greeting neighbors are examples.

Image - Economy

Economy is "management of home." There are many ways to take care of our home. It includes our work, our relationships with each other, how we meet our needs, how we make decisions, etc.

At this point in human history we are experiencing a massive change in how economy works. Our economy is now global.



IF YOU SCREW UP THE ECONOMY, YOU SCREW UP THE ECOSYSTEM

If you decide to dump waste into your river, it gets polluted and the fish die and you can't drink the water.

And...

IF YOU GLOBALIZE THE ECONOMY, YOU GLOBALIZE THE ECOSYSTEM (*if your food comes from china, then china is part of your food shed, or food economy*).

And.....

IF YOU SCREW UP THE ECONOMY AND YOU GLOBALIZE THE ECONOMY – *then what happens? (Climate change, forced migration, hunger, poverty, etc.) The consequence of the global “mismanagement of home” is the breaking down of the life support systems of the planet, and that means the loss of cultures and living things.*

The first step to taking care of our home, is taking control of our work, and taking care of each other. If we control our work and work in our collective interests, we are much less likely to over exploit.

NOW What does THE ECONOMY mean?

THE Economy means the particular way we “manage our home” right now – work, needs, goods and services - Capitalism (exploitation of the natural world – including work), financial markets, speculation markets (making money off the future value of things – like land and housing).

They started calling it “THE ECONOMY” back in the 40's and 50's. One reason is to make it the only thing possible. But we have always had ways of meeting our needs that don't depend completely on “the economy” – on capitalism, exploitation, greed, and hoarding. “Solidarity Economy” is a new term, but it is an old idea. Our peoples have been sharing, gifting, cooperating, and co-creating, forever – back in our home countries, in our traditions and even how we live today.

What are the ways we meet our needs or help each other meet our needs that don't depend on “the economy? E.g. Cooking for each other, helping a neighbor fix their bike, cooking meals for people when they have a baby, “handing down” clothes, taking care of each others' kids, elder care, and working for justice and equity.

*This is how **we** do Economics. This is Solidarity Economics.*

PRESENTATION GUIDE B :: Getting By, Getting Ahead, or Getting Together

PART 1

Image – Getting By

*When we look around our communities, what we see are a lot of folks **Getting By**. Trying to make ends meet; putting food on the table, paying the rent; trying to keep our heads above water from one week to the next.*

PART 2

Image - Getting Ahead:

The answer to Getting By, we are told, is Getting Ahead. The current economy thrives on the aspiration (hope) that you can do better if you just work hard enough. But who are we getting ahead of? Who gets left behind to only Get By

Possible questions:

- *Who in our society is Getting Ahead?*
- *Have you ever experienced others getting ahead by taking advantage of you or others, or not sharing fairly?*

Image - Getting Together

Getting Together is the idea that we can all be better off, and nobody left behind, if we focus on the economics of “WE” rather than “ME.”

There are lots of ways we are already getting together, which we talked about before. Now we are going to look at the different kinds of economic models so that everyone in the community can get ahead together.

Note:

We don't need an economist to explain to us how the economy works or what kind of solutions we need. We live the economy every day, we know what our families, neighbors and communities need, and we understand what holds us back. We are the experts we have been looking for.

ACKNOWLEDGMENTS

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This workshop was created in collaboration with People Organized to Demand Environmental and Economic Rights (PODER). www.podersf.org

Images designed by Design Action Collective. www.designaction.org

This workshop has been adapted from exercises designed by:

Center for Popular Economics. *Stepping Stones to Creating a Solidarity Economy*. 2004. www.populareconomics.org

PILA (Partnership for Immigrant Leadership and Action). *Action Steps toward a Solidarity Economy*.

LAND AND HOUSING

SRO TENANT

WHY: Single resident occupancy hotels are a viable housing option for poor people, students, single tenants, seasonal or other traveling workers. The smaller size and limited amenities in SROs generally makes them a more affordable housing option, especially in gentrifying neighborhoods or urban areas with high land values.

HOW IT WORKS: These multiple tenant building that house one or two people in individual rooms. SRO tenants typically share bathrooms and / or kitchens. The rents of many disadvantaged tenants may be paid in full or in part by charitable, state and federal programs, giving incentive to landlords to accept such tenants.

SUCCESSSES: San Francisco passed an SRO Hotel Conversion Ordinance in 1980, which restricts the conversion of SRO hotels to tourist use. In 2001, San Francisco Supervisor Chris Daly sponsored legislation making it illegal for SRO landlords to charge “visitor fees” -- a long standing practice in order for hotel managers to get a “cut” on drug-dealing or prostitution activities in the building.



LAND AND HOUSING

LANDLORD

WHY: If you have savings or access to loans, purchasing a building and renting it to others can be a way to pay for your mortgage, or if profitable enough make a living with little work.

HOW IT WORKS: Landlords usually purchase cheap housing, invest some money in renovations and then rent at a price that will at least pay for its costs. Some landlords use their wealth or good credit status to buy multiple buildings or whole city blocks.

SUCCESSSES: Some recent immigrants have found that buying buildings in poor neighborhoods and renting to say Section 8 tenants or undocumented immigrants, can be a source of stable income.



LAND AND HOUSING

HOUSING COOPS

WHY: Provide housing that encourages a sense of community involvement and collective responsibility. Housing is private, but there's communal space and buildings, commonly including common dining area, kitchen, childcare space, meeting rooms, recreation space.



HOW IT WORKS: A typical co-housing development is a cluster of 20-30 single-family units, often with a central common space and building. Often cars are restricted to a lot, so that most of the space is car-free. There is usually an expectation that residents will participate in aspects of communal decision-making and social activities.

SUCCESSSES: There are more than 100 co-housing developments in the US and Canada. At the Arlandia Housing Coop in Virginia residents created their 60 unit coop when they won a struggle with their landlord and took their apartment building back

LAND AND HOUSING

SLUM DWELLERS INTERNATIONAL

WHY: To take over abandoned or unused land to create housing and land for people who might otherwise be homeless and/or landless. SDI is an organization of squatters that works to secure permanent rights to the land; improve the quality of housing, sanitation, and access to clean water; and empower the poor to come up with their own solutions.



HOW IT WORKS: SDI is an association of squatter organizations. They have 3 main activities: negotiating with the government to secure permanent tenure and infrastructure; conducting community surveys to record dwellings, water spigots, toilets and food sources; and create community savings and loans collaboratives.

SUCCESSSES: Founded in 1996, S.D.I. estimates that its 5.6 million members across 14 countries have amassed nearly \$32 million in savings, helped secure land for 125,000 families and created 79,500 new housing units. There is also a newer movement started in Miami, FL, called, "Take Back the Land" doing similar work.

LAND AND HOUSING

LAND TRUSTS

WHY: If housing units are owned by a land trust it cannot be bought and sold for profit. Residents own the house, but not the land. They can pass their home to their children but not sell it for big profits

HOW IT WORKS: A Resident led community land trust (CLT) negotiates with a bank or landlord to purchase property. CLT purchases property to maintain permanent affordability CLT retains ownership of land and a lower-to-moderate income homebuyer purchases improvements (house) from the CLT leases land back to homeowner.



SUCCESSSES: In San Francisco, the Community Land Trust, which is a membership-based non-profit, has resident-owned multi-family properties, designed to stabilize affordable housing for low-income and working class families. In Boston the Dudley St Neighborhood Initiative uses the Land Trust model to gain local control and slow gentrification

WORK

IMMIGRANT DAY LABORER

WHY: Day laborers are often undocumented immigrants from Mexico and Central America, who otherwise can't get work due to current employment regulations.

HOW IT WORKS: workers meet at well-known locations, usually public street corners or commercial parking lots, and wait for building contractors, landscapers, home owners and small business owners, and other potential employers to offer work. Day laborers are often exploited for low wages, cheated out of pay, and poorly treated in the workplace



SUCCESSSES: Day laboring can help pay for food and shelter and occasionally through the work can connect to regular employment. Day Laborer organizations are growing all over the country and are places where workers can find jobs in a safe environment and fight for their rights.

WORK

WALMART ASSISTANT MANAGER

WHY: College education is not necessary, experience working at Walmart or similar stores is. If your only work experience or work opportunity is working at Walmart, then this is your only option to getting a better wage.

HOW IT WORKS: Daily duties would include being up to date on sales info in your “department” being sure that your sales this year are better than last year. This is done by managing your department manager and teaching them techniques to increase sales. You are also responsible for your employees hours, breaks and lunches. Up to date merchandise ordering and stocking are also your duties. You will run the cash register, stock shelves, and ever clean up spills like everyone else. The hours are very long. Christmas Eve and New Years are workdays like any other. The conditions are tough. There are constant trainings to go to. OSHA requirements are over the top. You are constantly dealing with employees who are unhappy with their job, have no pride in their work and have no problem calling in sick or leaving early.

SUCCESSSES: An Assistant Store Manager at Walmart is paid rather well in comparison to other positions in the store. Health benefits are available, as well as, stock purchases directly from your check with a company match. There is also a small discount given to all employees of Wal-Mart on purchases.



WORK

COFFEE SHOP OWNER

WHY: Owning your own small business, while a lot of work, provides an opportunity to improve your lot in life, if your shop or business is successful.

HOW IT WORKS: Using loans or other “capital investments” from savings or other investors, you start your business. Usually, if you get past the stage of doing all the work yourself, you can hire employees, such as “barristas” or dish washers, or wait-staff. So long as you keep your prices high enough and your costs (including wages – the biggest cost) low enough, you can start to make money.

SUCCESSSES: Coffee shops thrive in the Mission, especially as more people move in looking for the leisure life. Coffee-shops and gentrification go well together. As higher-income people move into a neighborhood, the number of coffee shops increase.



WORK

CHILDCARE COLLECTIVES

WHY: Working families need to safe, culturally appropriate childcare, and private good quality childcare daycares are often too expensive. Also sometimes parents need a break and grandma and grandpa are far away.

HOW IT WORKS: A child care co-op/collective is an informal organization made up of parents in a community which allows each of the members to achieve some time to themselves for work or leisure. The system works because no money is exchanged and each parent retains equal benefits. A members' list is compiled of all interested parents, and they take turns watching each other's children.



SUCCESSSES: 1000's of informal childcare collectives exist all over the country. Members of 'Beyond Care' a worker cooperative that provides childcare services have a baby sitting collective that takes turns taking care of each others kids so they can work!!!

WORK

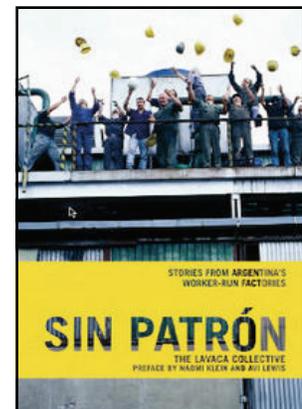
WORKER-RUN COOPERATIVES

WHY: Economic justice and democracy through workers and ownership of local businesses. Workers have some control over decisions like plant closings, wages, investment, layoffs, community investment etc.

HOW IT WORKS: Worker coops – workers own the business and participate in decision making on all levels. Management is generally elected and accountable to worker owners.

Other: There are also housing, consumer, financial, energy & agricultural cooperatives.

SUCCESSSES: Mondragon is a cooperative corporation in the Basque region of Spain. It has 150 enterprises, employing 25,000 people. It is the 15th largest business group in Spain and includes producer, consumer, R&D, bank, school, daycare, housing, and social welfare cooperatives. Throughout its 50 year history it has had only 3 enterprises fail.



WORK

TIMEBANKS

WHY: We all have skills and services to offer. We all need support and help sometimes. Time-banking takes the money out of labor, and values all our work equally.

HOW IT WORKS: At its most basic level, Time banking is simply about spending an hour doing something for somebody in your community. That hour goes into the Time Bank as a Time Dollar. Then you have a Time dollar to spend on having someone doing something for you. It's a simple idea, but it has powerful ripple effects in building community connections.



SUCSESSES: The Grace Hill Settlement in St Louis is one of the pioneers of Co-Production using Time Dollars. Their Member-Organized Resource Exchange (MORE) now underpins community involvement in 11 neighborhood centers and four health centers. Members are overwhelmingly low-income Black and Latino families. Since MORE was fully computerized in 1991, service activity by residents has generated over 670,000 Time Dollars which, calculated at minimum wage, would have an equivalent monetary value of \$3.5 million.

FOOD

FOOD BANK

WHY? To take food that would go to waste and distribute it to those who are in need

HOW IT WORKS: A food bank is a non-profit, charitable organization that distributes mostly donated food to a wide variety of agencies that in turn feed the hungry. The largest sources of food are for-profit growers, manufacturers, distributors and retailers who in the normal course of business have excess food that they cannot sell.



SUCSESSES: At the SF Food bank volunteers sort, repack and shelve almost 400 tons of food at our warehouse every week, doing the work of what would be about 50 full-time employees. They deliver food to over 400+ local nonprofit organizations. This includes over 200 neighborhood pantries, soup kitchens, senior centers, homeless shelters and youth programs

FOOD

WHOLE FOODS

WHY? Most people in this economy rely on grocery stores to get their food needs met. Whole Foods offers some healthier options (at higher prices) such as fresh, seasonal and organic fruits, vegetables and meats. Because food can come from all over the world, there is lots of variety.

HOW IT WORKS: Whole Foods is a national grocery store chain. The chain makes lots of money by offering “specialty foods” that appeal to people who want healthy and organic foods. Whole Foods has stopped workers from organizing unions and does not provide benefits to employees, such as healthcare, which saves the chain a lot of money; but people who shop at Whole Foods must still pay more for healthy food.

SUCCESSSES: Whole Foods has made healthy, seasonal, local, organic food a “specialty item” that people with money pay a ‘premium’ for.



FOOD

COMMUNITY GARDENS

WHY? Community members see vacant land and want to turn it into away to grow food, remember their heritage, build community and beautify their neighborhood

HOW IT WORKS: Sometimes private, but most often public these gardens are divided into plots and each member is responsible for that plots upkeep. Whether the garden is run as a co-op by the gardeners themselves or managed by a public or non-profit agency, plot holders typically are asked to pay a modest fee each year and to abide by a set of rules.



SUCCESSSES: There are over 5000 community gardens in the US. Detroit, Michigan has a thriving movement of urban Farms and Community garden, their motto is “Grow a community, grow a Garden”

INDIGENOUS PERMACULTURE

WHY? To use what we already have around us to create a better world rooted in our knowledge of place and culture. To have more control over our lives and our communities.

HOW IT WORKS: The word permaculture is a combination of the words permanent and culture or agriculture and is guided by the idea that we can create sustainable communities by organizing our resources in the similar ways as nature. Indigenous Permaculture is a way of thinking and living following the original instructions we were given to live in this world in balance, and that nothing is waste.



SUCSESSES:

- Indigenous Permaculture Program in the Bay Area trains people of color in permaculture design techniques in Oakland, El Salvador, South Dakota and on the Hoop Reservation in Northern California.
- In Cuba, 50% of all of Havana's food needs are met by local organic agriculture, mostly on people's roofs.

FOOD

BULK BUYING COOPS

WHY? To make food more affordable neighbors and co-workers join together to buy items in bulk. It saves money, brings folks together and reduces packaging. It can operate a the local store in neighborhoods where grocery stores won't build

HOW IT WORKS: The group gets a membership to a wholesale distribution, and this gives them greater buying power and saves money. It makes them look like a small shop with their purchases being much more than the average family and they get some good discounts, end of lines etc.

SUCCESSSES: **Initially a bulk buying cooperative** the Park Slope Food Coop is now a member-owned and operated food store—an alternative to commercial profit-oriented business. Members contribute labor keeping prices as low as possible usually saving 20-40%. There is a very small staff of 5, and over 12,000 members.



MONEY

CHECK CASHING

WHY? If you have no bank account then a check cashing service can allow you access to funds.

HOW IT WORKS: Fees from check cashing services tend to exceed bank fee amounts, usually 3-5% of a check. They often provide loans until pay day taking a high percentage of your check. They are also places where you can wire money to families in other states or countries – again for a high fee

SUCCESSSES: A check cashing service is convenient, and may provide an opportunity to cash a check immediately. Many observe hours other than those observed by banks.



MONEY

THE STOCK EXCHANGE

WHY? For those with extra money, investing it in the stock market can be a quick way to make a profit if you know what you are doing and can afford to take the risk.

HOW IT WORKS: In a sense the stockholders own a piece of the company that it has stock in. Stock shares are traded, bought and sold at a stock exchange such as the New York Stock Exchange, which is the best known, but by no means the only stock exchange. Stock prices go up and down depending on how much different investors are willing to pay for a stock.



SUCCESSSES: Some people, particularly very rich people who can make large investments, or banks, can make a lot of money by betting on the stock market. Banks make money even if the “market crashes” which is when the prices fall so low that the companies loose value.

MONEY

LOCAL CURRENCIES

WHY: To give communities more local control over their money and help make sure that money stays inside of the community instead of flowing out to economic centers or big banks. They generally develop for one of two reasons -- the desire for local economic control and a scarcity of national currency.

HOW IT WORKS: Local currency is printed or created electronically. Local participating businesses and individuals agree to accept and spend the local currency. People with limited money can stretch their incomes by providing services, eg, an elderly person provides childcare for her neighbor who pays in local currency.



designed by Martha Shaw, included with permission of Frank Tortorelli

SUCCESSSES: The most successful local currency in the United States is the ‘BerkShare’ in Western Massachusetts. Oakland activists are developing the Alternative Currency for Oakland Residents and Neighbors (ACORN) – a local currency tied to city issued ID cards, and available to all residents.

MONEY

LENDING CIRCLES/CESTAS POPULARES

WHY? To share money in an extended family or community so that each member can make a large purchase

HOW IT WORKS: 12 families or individuals all put some money (say \$500) once a month into the CESTA or loan fund. Once a month one person is selected to receive all their months money (\$6000) so they can make a large purchase. This is a way to make large purchases, say a car, or pay college fees, without paying high interest rates or qualifying for a loan (especially difficult for undocumented immigrants, or those with no credit).



SUCCESES: The Mission Asset fund in San Francisco has launched a CESTA program where members can use their experience with the service to build good credit.

CONSERVATION EASEMENTS

WHY? To conserve and protect natural environments and physical structures by limiting certain types of future use.

HOW DOES IT WORK? The owner or owners of a piece of land permanently give up certain property rights, (not ownership) in exchange for tax breaks, or the lands' upkeep. Owners may agree to give up the right to use, sell, lease, or to engage in urban or suburban development. The holder of the easement is usually a group or trust that is responsible for ensuring that the land or structure is used in accordance with the agreement. Easements are legally binding agreements even if the land is sold.



SUCCESSSES: Millions of acres of land have thus been protected, with a wide array of agreements to protect watersheds, forests, opens spaces, farm land, beach access, and historical sites.

MST

WHY? In Brazil, less than 3% of the population owns two-thirds of the farmable land. The MST (Movement of Landless Workers) is a land reform movement with over 1 million members that claims unused land for landless people.

HOW DOES IT WORK? The MST organizes a group of families to take over unused land and files with the government for land titles. Land occupations are rooted in the Brazilian Constitution, which says land that remains unproductive should be used for a “larger social function.”



SUCCESSSES: Since 1985, the MST has peacefully occupied unused land where they have established cooperative farms, constructed houses, schools, health clinics, promoted indigenous cultures, a sustainable environment and gender equality. The MST has won land titles for more than 250,000 families in 1,600 settlements as a result of MST actions, and 200,000 encamped families currently await government recognition.

WORK

“FATHER QUOTAS” IN PARENTAL LEAVE

WHY? Promote gender equality in both paid and unpaid work. The idea underlying “father quotas” is that inequalities in the division of household labor (such as care work) promote inequalities in labor markets (in the form of unequal wages and opportunities for advancement).

HOW DOES IT WORK? Parental leave is a state or employer supported system that gives a guaranteed income to new parents. A “Father quota” makes sure that households with Dads get an allotment of time that can only be used by them, encouraging Dads to spend time at home with their new child.



SUCCESSSES: In Norway, after the introduction of the father quota, the take-up rates of men increased from 4% in 1993 to 70% in 1995

WORK

FAIR TRADE

WHAT’S ITS AIM? To pay higher prices to grassroots producers while supporting the enforcement of labor and environmental standards.

HOW DOES IT WORK? Consumers pay higher than average prices for goods produced by members of democratically run cooperatives. Producers receive higher incomes for their products. Distributors engage in long-term contracts and relationships with producers, which supports market stability and capital investments.



SUCCESSSES: More than 600,000 farmers worldwide plus their families in 32 countries currently benefit from FT arrangements. Products include chocolate, coffee, tea, cashews, fresh fruits, crafts, soccer balls, cashews, cotton, etc. Many of the coops are doubling or tripling their earnings.

FACTORY TAKE-OVERS

WHY? Saving jobs, preventing closure of plants in the midst of the economic crisis that hit Argentina in 2001. Formation of worker owned cooperatives.

HOW DOES IT WORK? Workers occupied shut down factories and bankrupt businesses, formed cooperatives and re-started the business. In many cases productivity has risen and workers are paid more than before. They have a say in how things are run and about working conditions.

SUCCESSSES: In Argentina workers have taken over hundreds of factories and other businesses, including a supermarket, a medical clinic, a mine and a shipyard. Workers and community supporters have resisted government efforts to wrest control away from the workers.



MONEY

PARTICIPATORY BUDGETING

WHY? To democratize the process of governmental budgeting.

HOW DOES IT WORK? Participatory budgeting is a process of democratic deliberation and decision-making, and a type of participatory democracy, in which ordinary people decide how to allocate part of a municipal or public budget. Participatory budgeting allows citizens to identify, discuss, and prioritize public spending projects, and gives them the power to make real decisions about how money is spent.



SUCCESSSES: The most prominent success of Participatory Budgeting has been in Porto Alegre, Brazil, adopted while under the control of the Worker's Party (PT). Various other forms of Participatory Budgeting have been implemented in Canada, India, Ireland, Uganda and South Africa.