



# Annual Meeting

# FREDERICTON

# 2026

**June 11-13**

*Deep roots.  
Renewed growth.*



**Co-operative Management  
Conference**

**Workshop Title: Creating spaces of belonging: Centering equity and  
inclusion in housing co-op communities  
Facilitator: Fadhwa Yusuf**

# Land Acknowledgement

We acknowledge that the City of Fredericton is situated on traditional Wolastoqey territory.

The territory of the Wolastoqiyik People is recognized in the Peace and Friendship Treaties to establish an ongoing relationship of peace, friendship, and mutual respect between equal nations.

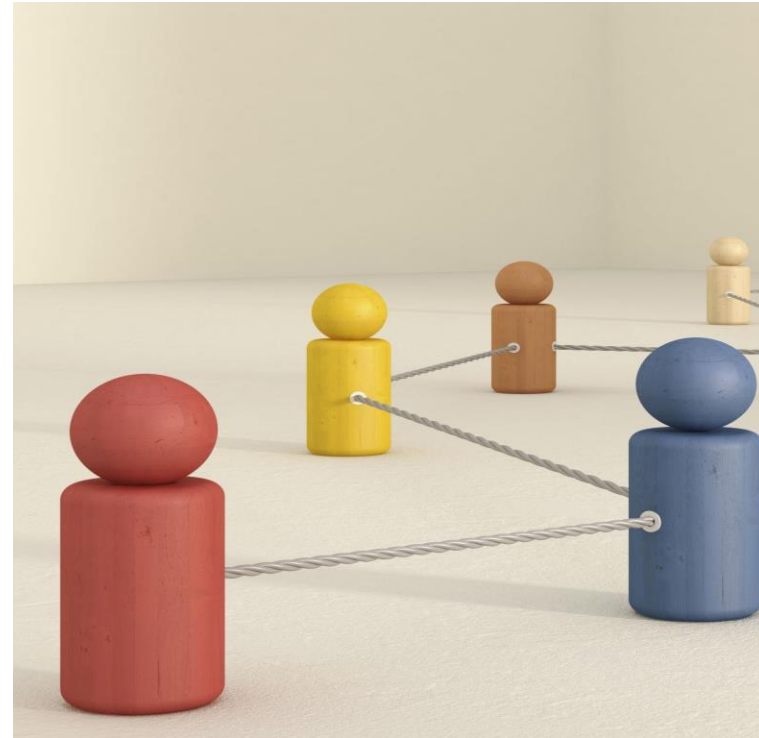
The river that runs through the City is known as the Wolastoq, along which live the Wolastoqiyik, “the People of the beautiful and bountiful river.”

# Housekeeping



# Creating spaces of belonging

Together, we'll explore how to move from good intentions to impact, to everyday actions that build communities where everyone belongs.



# Community Agreement

**To support a safe space, we invite everyone to:**

- stay curious
- speak from your own experience
- listen to understand
- make space and take space
- welcome discomfort as part of learning and growth
- respect personal stories and confidentiality
- take the learning with you

# Ice Breaker Activity

Think about a time or place where you felt a strong sense of belonging, or a time when you felt excluded, overlooked, or unheard

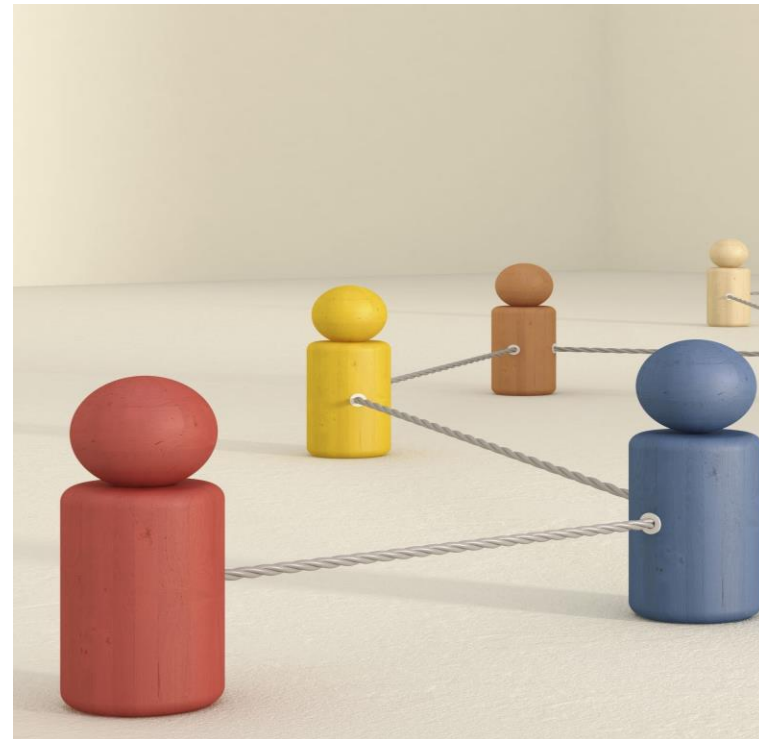
What behaviours, actions, or experiences helped you feel included?

What behaviours, actions, or experiences created barriers to belonging?

What would have helped you feel more welcomed, respected, or heard?

# Workshop Highlights

- Why Belonging Matters
- Equity, Diversity, Inclusion & Belonging
- Common Barriers
- Culture, Identity & Intersectionality
- Power, Privilege & Blind Spots
- Inclusive Practices-allyship
- Shared Agreements & Commitment



**When you hear the word belonging,  
what comes to mind?**





# Belonging

Think of a time you truly felt you were a part of a group (workplace, team, community, etc.)

Did you feel like you belonged? Why or why not?

What helps you feel like you belong in a community?

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## Why Belonging Matters in Co-ops

Co-ops are built on:

Shared governance

Participation

Collaboration

Collective decision-making

Community

Relationships



**Not everyone experiences belonging in the same way**



# What is Belonging?



Belonging is the feeling of being:

- accepted for who you are
- that you matter
- you can show up authentically without fear
- recognition that your experiences and perspectives matter

## Belonging Impacts

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- Participation
- Voices go unheard
- Leadership becomes less representative (board, committee)
- Conflict increases
- Trust erodes
- People disengage
- Community disengagement



**What gets in the way of people feeling like they truly belong in a community?**



# Core Belonging Foundation

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- **Think about a time or place where you truly felt like you belonged.**
  
- **Think about a time you felt excluded, overlooked, or unheard.**



# Equity, Diversity, Inclusion & Belonging (EDIB)

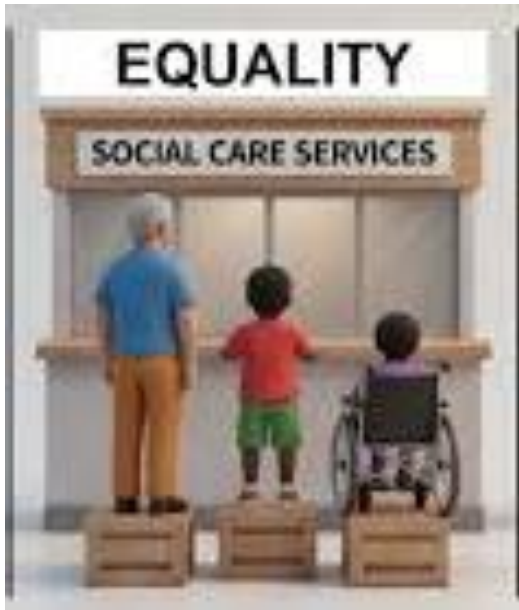
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This image represent where people begin from different circumstances, needs, and levels of access.

## What is the equality?

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Equality means giving everyone the same thing, giving everyone the same access, opportunities, and resources.

# What is Equity?

Equity is not giving advantages it is removing barriers



Equality establishes gaps that don't meet needs of individuals

- Equal treatment can still produce unequal outcomes, not meeting their needs.

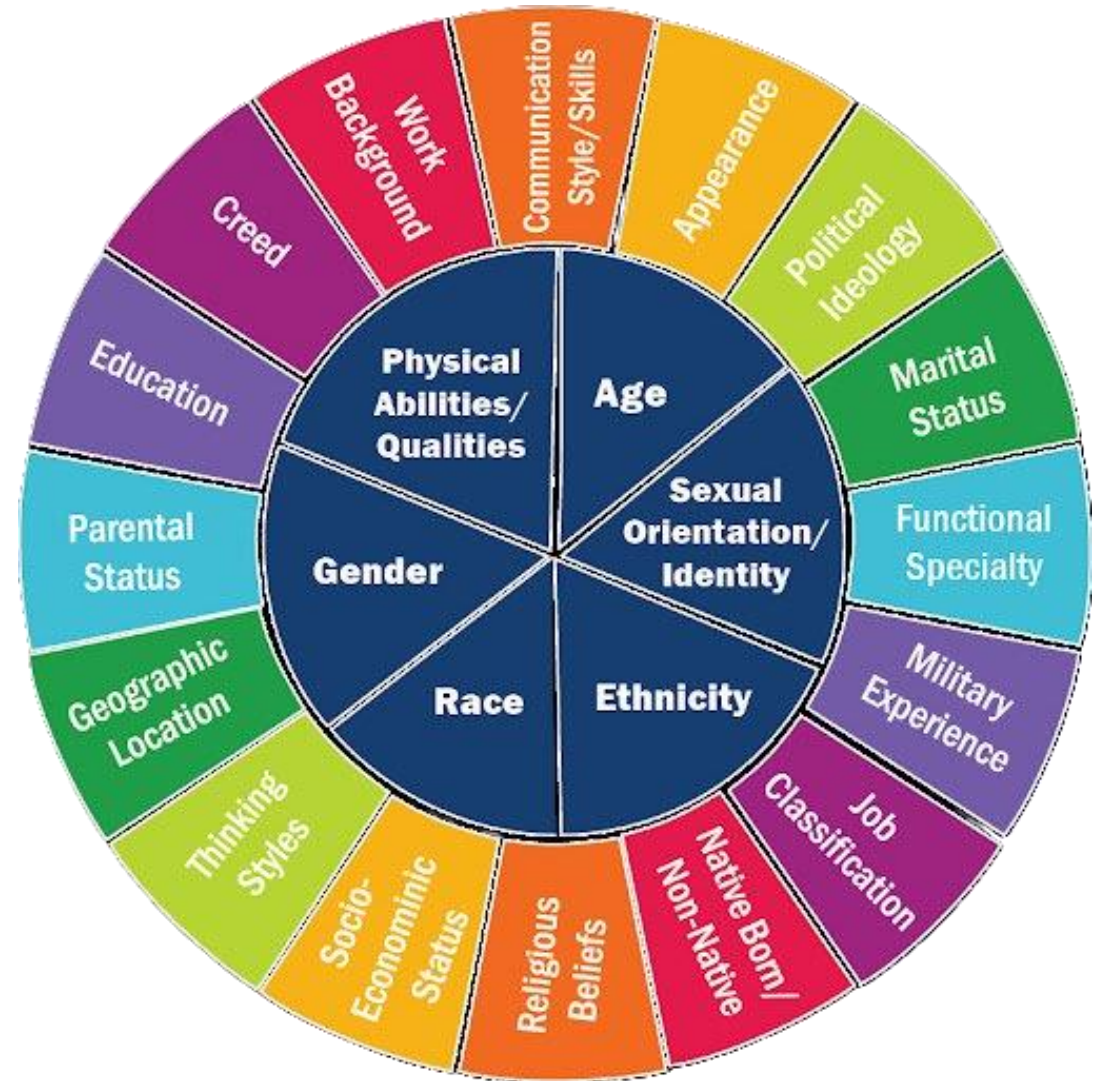
Equity recognizes that people have different needs, experiences, barriers and starting points. It focuses on providing the specific support individuals need to succeed, so outcomes are fair.

- Removing barriers and providing appropriate supports so people can fully participate

# Diversity

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Recognizing that people have different lived experiences, identities, abilities, backgrounds and needs.



# Inclusion

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**Inclusion** is the intentional practice of creating environments where everyone feels welcomed, respected, valued, and able to participate fully.

- It's not just about having diverse people in a space it's about ensuring that different voices, perspectives, and experiences are heard, considered, and included in decisions and opportunities
- Inclusion removes barriers to participation and creates the conditions for people to contribute, connect, and thrive as their authentic selves



# Belonging

Creating environments where people feel safe, valued, accepted, and supported without needing to “fit in” by changing who they are

How does your co-op community make you feel that you belong?

What else could your co-op community do to make you feel more included and that you belong?



# Why EDIB Matters in Co-op

## Belonging builds trust and connection



**People are more likely to engage when they feel:**

- safe
- seen
- heard
- respected
- included

**People participate more when they feel **valued**, respected and welcomed, they are more likely to:**

- attend meetings
- share ideas
- build relationships
- contribute to the community

# Group Discussion Activity

- Where are we doing well?
- What are some barriers that may prevent inclusion or belonging in communities?
- How can co-op communities intentionally create spaces where everyone feels valued and heard?
- Whose voices are we missing?



# Common Barriers to Belonging in Co-op Communities

What assumptions do we sometimes make about members of our community?



# Culture, Identity, Intersectional Identities & Unconscious Bias

# Culture

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# What We See

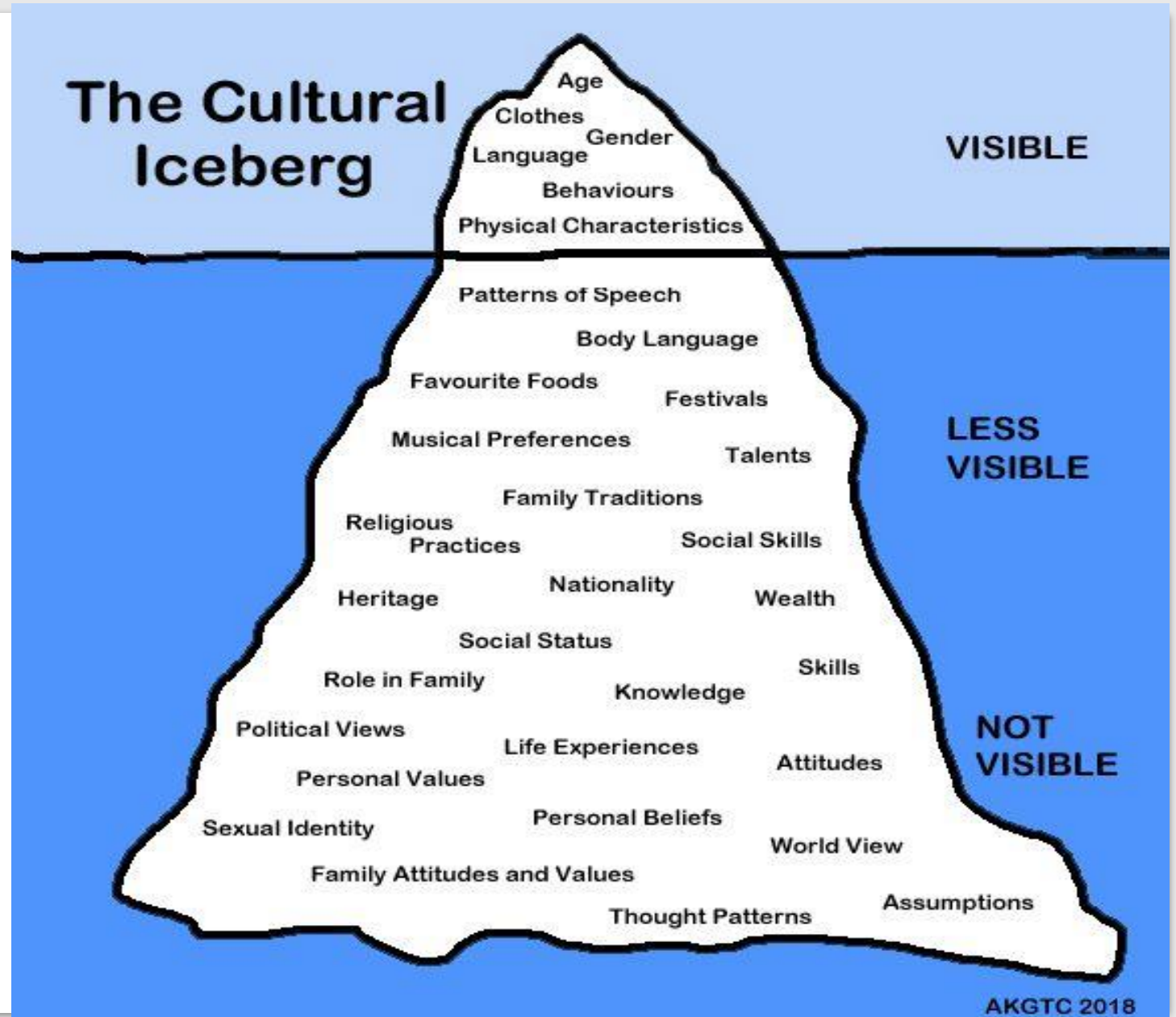


**How can assumptions be shaped by only what we see on the surface?**

# What We Don't See

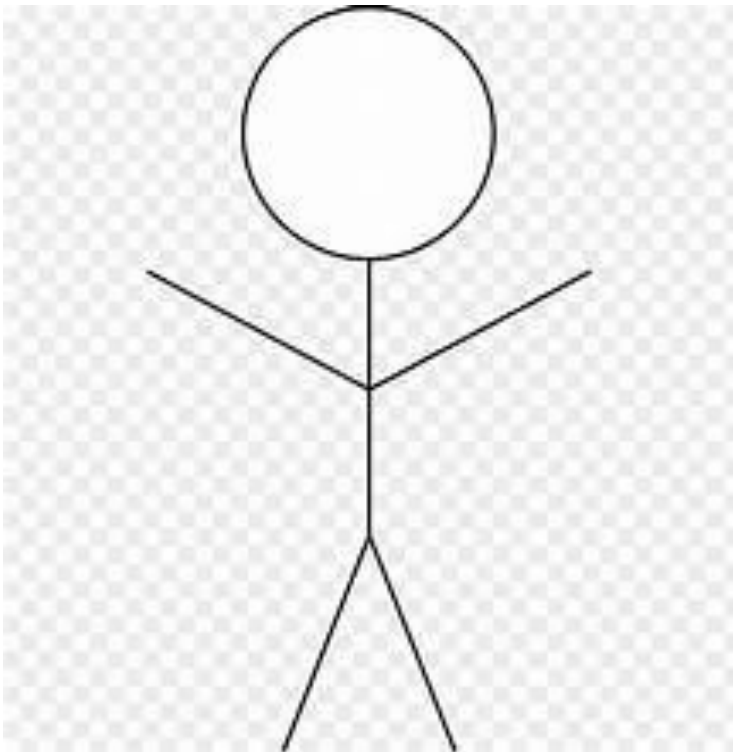
How can culture influence:

- Behaviours
- communication
- values
- sense of belonging



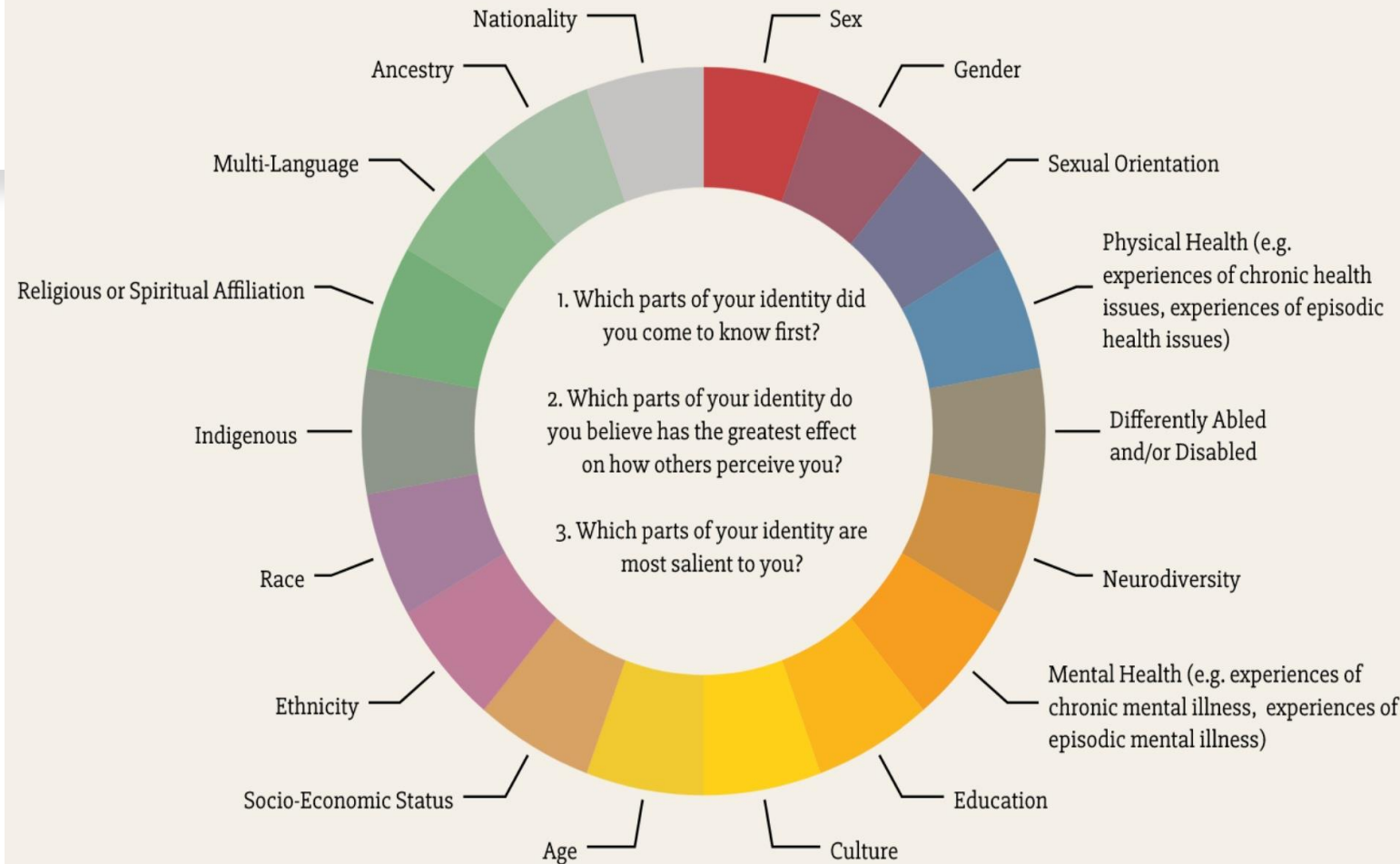
# Identity & Intersectionality

# Identity & Intersectionality



Some identities are visible. Others are not.

## INTERSECTING IDENTITY



# Activity

*Consider the aspects of your culture, intersectional identities and experiences that shape how you move through spaces*

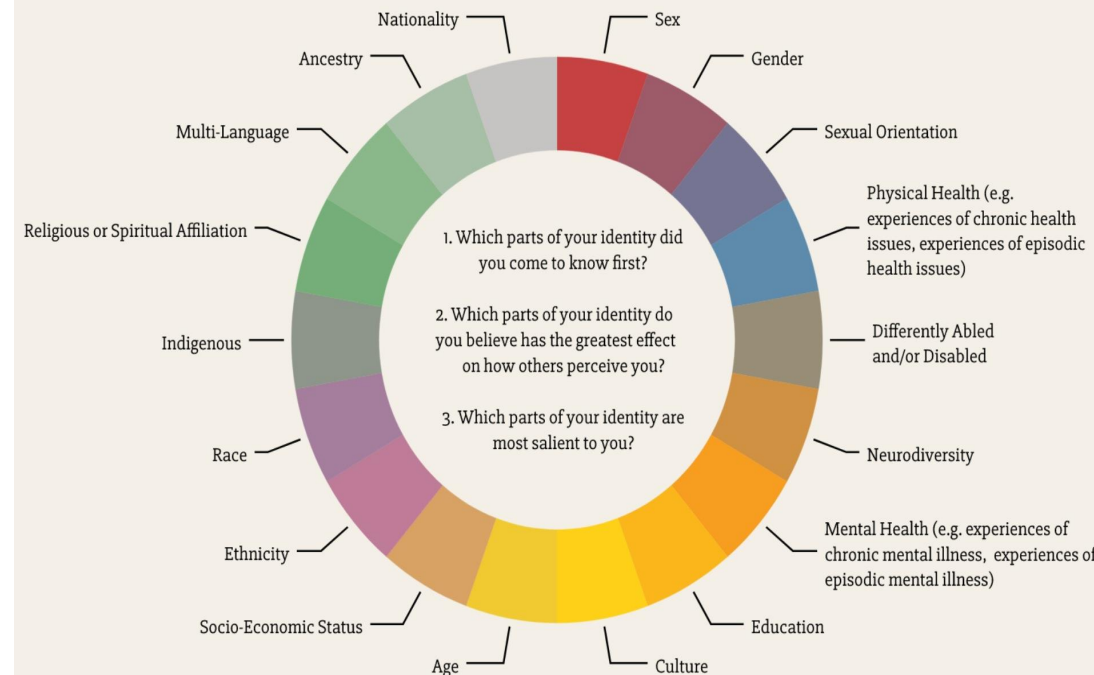
## Personal reflection- Workbook

### Group Activity

Who is likely to feel included here and who might feel left out or overlooked?

How can communities better recognize and support diverse lived experiences?

## INTERSECTING IDENTITY



# Group Activity

- How do the practices in this space impact people's sense of belonging in our community?
- Who is likely to feel included here and who might feel left out or overlooked?
- What is one change that could strengthen belonging in this space?
- Where are we intentionally creating barriers?
- What is one action we can take to build a strong sense of belonging?



# Power, Privilege & Blind Spots

**Unconscious dynamics that shape belonging in co-ops**

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# What is Power?

**Power = the ability to influence decisions, conversations, and outcomes**

**In a co-op, power shows up in:**

- Positional Power
  - Relational Power
  - Communication Power
  - Cultural Power
  - Informal Power
-

# What is Privilege?

**Privilege = unearned advantages that make participation, access, or opportunities easier for some people**

Privilege is often invisible to those who have it

- Privilege doesn't mean your life is easy it means some barriers are not in your way
  - Being fluent in the dominant language
  - Having flexible work hours to attend meetings
  - Feeling confident speaking in group settings
  - Seeing your culture reflected in how things are done
  - Having prior experience with governance or leadership
- What makes it easy for me to participate here?
  - What might make it harder for someone else?

**Refer to workbook**

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## What are Blind Spots?

**Blind spots = things we don't see because of our own experiences and perspectives**

**We all have blind spots; they are a natural part of being human**

They are:

- Unintentional
- Learned over time
- Often reinforced by systems and culture

**Unexamined blind spots can exclude people**

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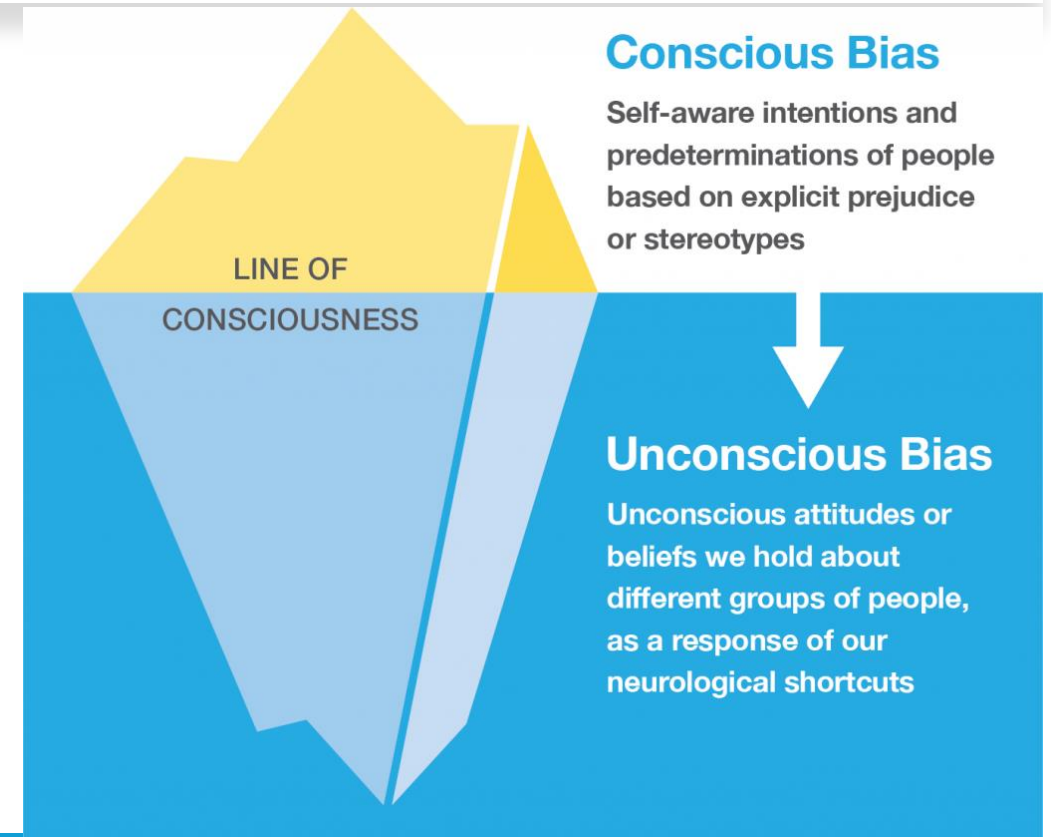
# Unconscious Bias

There are over 175 different types of biases, which contribute to our perceptions, judgements and behaviours towards others.

Unconscious Bias are automatic assumptions, judgments, attitudes towards others.

Based on:

- Experiences
- Upbringing
- Media
- Social norms
- Familiarity



# **Group Reflection Workbook Activity**

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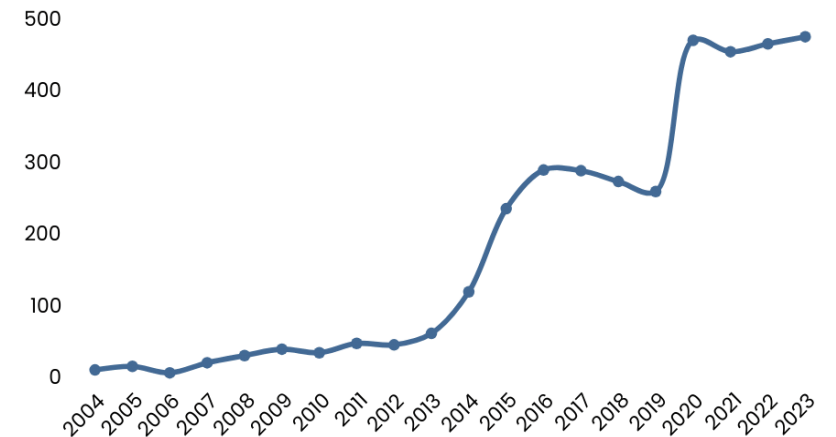
# What is Microaggressions?

Microaggressions are subtle acts of exclusion

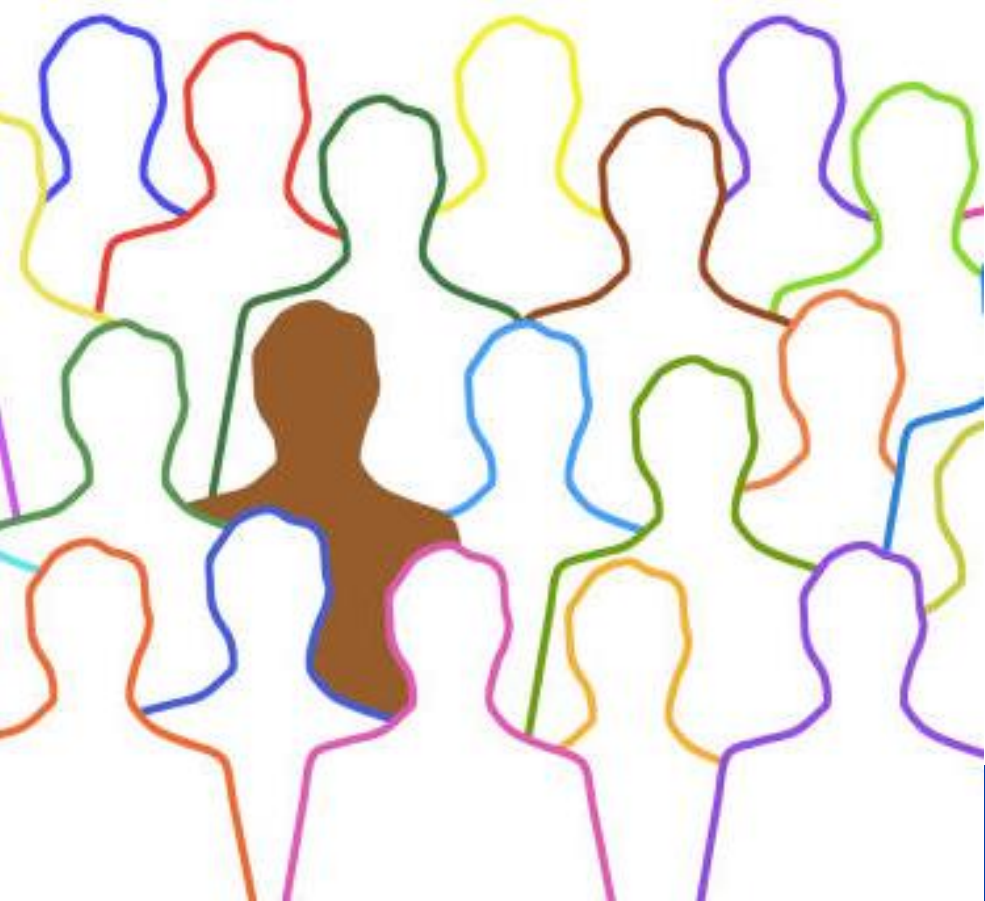
**Microaggressions:** The term was coined by Harvard Medical School psychiatrist Chester Pierce in the 1970s. Microaggressions are subtle, often unintentional verbal or nonverbal actions, comments, or behaviors that are hurtful, harmful, derogatory, or negative attitudes towards individuals or groups of people based on their identity that cause harm to others.

## "Microaggressions"

SEARCH VOLUME



# What are the contributing factors to microaggression?



- social Identity
- media Stereotype
- lack of exposure to diversity
- poor communication
- organizational Culture

# Types of microaggressions

Micro assault  
Overt, deliberate, intentional

Microinsults  
Comments on someone's  
appearance  
Making assumptions about  
someone's abilities

Microinvalidations  
When one's real experiences  
or feelings are dismissed,  
ignored or questioned

Environmental  
Built into polices, culture, space

# In what settings have you experienced race or ethnicity discrimination? (Microaggression)

On the street 38%

In the workplace 38%

At school/university 29%

In stores/restaurants 28%

On public transit 19%

At airports/borders 16%

When using public services 16%

In dealing with police/courts 12%

Other 6%

[Source- race-relations-in-canada-2019-survey---final-report-english.pdf](#)



# Intervention

## Whose Responsibility is it Anyways?



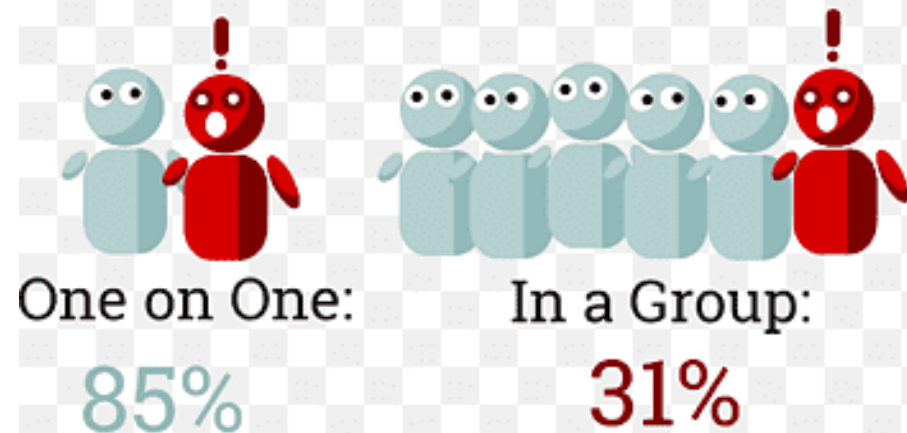
# Bystander Intervention

The difference between bystander intervention and the “Bystander Effect”

Bystander intervention is not the same as “The Bystander Effect”.

- The “Bystander Effect” refers to the psychological phenomenon where individuals are less likely to help or intervene due to the ambiguity of the situation, the inhibiting presence of multiple bystanders (diffusion of responsibility), and the social influence of other people’s inaction (Henson et al., 2020; Madden & Loh, 2020; Jenkins & Nickerson, 2019; Bystander, 2006).

Chance of Helping Bystander:



# Interactive Activity: Making the invisible visible

## Group discussion

- What are some examples of comments, assumptions, or behaviours that may seem harmless but could make someone feel excluded or unwelcomed?
- What assumptions do people sometimes make about others based on appearance, age, language, culture, ability, family structure, or background?
  - what showed up?
  - what surprised you?
- What can we do as a co-op community when we witness or experience a microaggression to help create a more inclusive and respectful environment?

# How to eliminate/mitigate harm

- noticing when someone may be experiencing harm, exclusion, or discrimination
  - taking a safe, appropriate action to support them
  - checking in, speaking up, redirecting a conversation
  - offering support afterward can make a meaningful difference
- ✓ educate yourself & others
  - ✓ model inclusive behaviour
  - ✓ advocate for others
  - ✓ Document & report

Creating belonging is a shared responsibility, and each of us has the opportunity to move from being a bystander to being an upstander.



# Conflict & Repair

Belonging also includes the ability to repair harm

- reframe conflict as necessary for belonging and build skills to navigate it
- conflict is not the opposite of belonging, avoidance is
- listen, acknowledge impact, take accountability
- work toward repair, reinforce the message that people matter and that relationships are worth investing in

Strong co-op communities are not defined by the absence of conflict, but by their commitment to navigating conflict with empathy, accountability, and repair.

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# Psychological Safety and Belonging

**What does psychological safety mean to you?**

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# Psychological Safety and Belonging

Psychological safety is what helps people feel comfortable speaking up, sharing ideas, asking questions, or raising concerns without fear of being judged, shut down, dismissed, embarrassed, or punished.

- ❖ If the person is ignored, talked down to, or made to feel awkward for asking.
- ❖ If the response is respectful and supportive, that helps build psychological safety.



# Practices That Foster Psychological Safety

- listen to understand
- respect different experiences
- encourage participation
- respond with curiosity, not judgment
- acknowledge mistakes and learn from them



# Inclusive Practices in Co-op Life

Inclusive practices do not require perfection or a complete overhaul.

Inclusive practices we do to make sure more people feel welcomed, respected, heard, and able to participate.

They often start with one small, consistent change that signals to people you belong here.

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# Strategies to Inclusion and Belonging

**Instead of:** That's just how we've always done it.

•**Try:** Is this still working for everyone, or do we need to do things differently



**Instead of:** That wasn't our intention.

•**Try:** Thank you for naming that. I want to understand your experience.



**Instead of:** No one else had a problem with it.

•**Try:** I'm glad you raised this. Different people can experience the same situation differently.



**Instead of:** We treat everyone the same.

•**Try:** Are there different needs or barriers we should be paying attention to?



**Instead of:** You're being too sensitive.

•**Try:** Help me understand what felt difficult or harmful about this.



# Station Group Activity

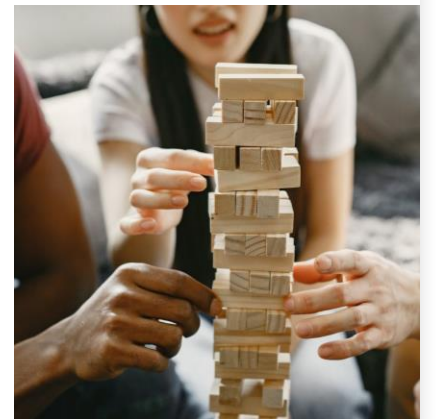
## Identify

- barriers/blind spots/ biases
  - changes to be implemented
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Around the room, there are different stations. Each station focuses on one part of co-op life

In your group, move from station to station and add your ideas.

- At each one, think about what inclusive practices could help foster belonging in your co-op community
- Write down practical ideas, actions, or changes your co-op could make



# Station Group Activity

## From awareness to action

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Station one- Members Meetings

Station- two –Board Meetings

Station three- Social Committee

Station four-All forms of Communication

Station four-New Members-Interviewing-On-boarding

Station Five-Volunteerism

Station six-Member Relations-Conflict Management

At each one, think about what inclusive practices could help foster belonging in your co-op community

Write down practical ideas, actions, or changes your co-op could make

### Identify

- barriers/blind spots/ biases
- changes to be implemented



# Personal Commitment

Take a moment to reflect and complete the sentence

- one thing I will start doing...
- one thing I will pay more attention to...
- one way I can help create belonging...

# Shared Agreements

Take a moment to reflect and complete this sentence

## **Our co-op is a place where...**

- we listen to understand, not just respond
- we address harm with care and accountability
- we make space for all voices

Power shapes whose voices are heard

Privilege shapes how easy it is to participate

Blind spots shape what we fail to notice

Together, they influence who experiences belonging and who doesn't



# In Closing

We explored how **equity** shape fair access and participation, and how **inclusion** and **belonging** help create co-op communities where people feel welcomed, valued, and able to be themselves.

We also discussed how **culture, identity, and intersectionality** shape people's experiences, and how **blind spots** and a lack of **psychological safety** can create barriers to inclusion.

Shared strategies to help build stronger co-op communities and ended with a **vision and commitment** to creating spaces where everyone can participate, feel respected, and truly belong.

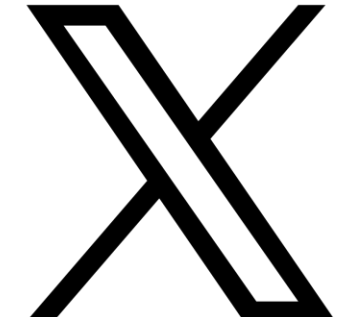
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Facilitator: Fadhwa Yusuf

# Share what you've learned on social media!

- Post photos, favourite moments, or key learnings from today's workshops on social media.
- Tag us @chfcanada.
- Use the hashtag #CHFCanada2026



## Before you go

We need your help to do better!  
Fill out an evaluation, fold in half  
and leave it in the room.

Thanks!



## When you get home

Find today's workshop materials  
on our website:

[chfcanada.coop](http://chfcanada.coop)



# Reminders

- **Voting in CHF Canada National Business meeting happens on Saturday.** Your co-op's delegate must be there in order to vote. The delegate can pick up a voting device at conference services
- **All coffee breaks will be held in the tradeshow area!** Make sure you visit all the tradeshow exhibitors so that you can complete the bingo card (found in your bag) and have a chance to win prizes.

