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A Playbook for Community- Based Budgeting

Written by Maryam Mohiuddin Ahmed and Samantha Matters for the David Suzuki Foundation



Our positionalities

PHOTO: TATE JUNIPER

Maryam Mohiuddin Ahmed, PhD

السلام علیکم

میرا نام مریم ہے۔

میں اس سرزمین سے ہوں جسے آج پاکستان کہا جاتا ہے۔ میں ہونڈوشونے اور انیشناہے، اور دیگر کی زمینوں میں گھر بنا رہی

ہوں، جسے آج واٹر لو، کینیڈا کے نام سے جانا جاتا ہے۔

Salaam (peace to you and yours). My name is Maryam (pronounced: murrey-um) and I am of the lands known today as Pakistan. I am currently making home in the lands stewarded by many before me, including the Anishnaabe and the Haudenosaunee, known today as Waterloo.

I am (becoming) Sufi (frugal, mystic, follower of Islam). I am a Karachi-wali (of Karachi) and *muhajir* (migrant/wanderer/nomad) in my blood. I am a *dervish* (always whirling) and a lover of my mother's tongue, Urdu. I am a cisgender woman.

My positionality in the world is one of *in-between-ness*. I dance along the boundaries of privilege (economic status, academic training, able-bodied) and exclusion (gender, race, faith, ethnicity). I am what some may call "over-credentialed" by the choices my parents and I made — attempts at creating shields for me to navigate the systems I often find myself on the edges of. I used to be a human rights lawyer. My more recent work and research centres "dialogues of wisdoms" and explorations around alternate ways of knowing, doing, being and *inter-becoming* to decolonize social innovation and systems change. I am also the Director of the Waterloo Institute for Social Innovation and Resilience and an Assistant Professor (teaching stream) of Business at the University of Waterloo, among other things.

Samantha Matters, MDes.

tânisi nitôtêm. kitatamiskâtin. Samantha Matters nitisiyihkâson. niya Michif, êkwa otôskwanihk mêkwâc niwîkin.

By way of introduction, I'd first like to locate myself physically. I reside in *otôskwanihk*, on Treaty 7 territory and the traditional Métis homeland, currently known as Calgary. I acknowledge and pay tribute to the traditional territories of the peoples of Treaty 7, which include the Blackfoot Confederacy (comprising the Siksika, Piikani and Kainai First Nations), the Tsuut'ina First Nation and the Stoney Nakoda (including Chiniki, Bearspaw and Goodstoney First Nations).

I am a cisgender woman, carrying Métis ancestry from my mother. Our roots are in the Meadow Lake region of Saskatchewan and, further back, the Red River area of Manitoba. I also carry mixed settler ancestry, primarily from Scotland and England. My father's family settled in central Alberta on Treaty 6 territory three generations ago. My identity is rooted in my connection to place, and it is my responsibility to understand how the uptake of land by my settler family contributed to the dispossession of land from my Indigenous kin. My relationship with my Métis culture and kin is complex and is something that I continue to rediscover and reconnect with.

I come into this work having been influenced by the disconnection from my Métis relations, but also by my journey of reconnection. I acknowledge that part of the privilege I experience within current systems is from financial security by way of employment, by access to white privilege, by able-bodiedness, by access to secure housing and by access to institutional post-secondary education, which includes a bachelor's and master's degree. I approach this work with extreme care, recognizing my responsibility to engage in ways that make space for Indigenous self-determination both on the land that I occupy and globally for all Indigenous Peoples.

Acknowledgements

In the lands, contexts and cultures that we come from, nothing is ever accomplished alone. This work and playbook could not have been created without the profound support of Julius Lindsay, Nicole Doray and Divya Arora at the David Suzuki Foundation. We also acknowledge Cameron Esler, Rachelle Delaney, Ian Hanington and Linny Malin at the David Suzuki Foundation for their assistance in bringing this project to the finish line.

We thank from our hearts collaborators old and new: Tate Juniper, Vanessa Roanhorse, Sean Geobey, Gryphon Loubier and Jaime Gloshey for the beautiful work they are leading in the world and for giving us a glimpse into some of it as part of their contributions to Section 3 of this playbook.

We thank from our souls, for the gift of this work and our swift companionship, Creator and *kahkiyaw niwâhkômâkanitik* (all our relations).



PHOTO: TATE JUNIPER



Executive Summary

The *Playbook for Community-Based Budgeting* is a living resource designed to reimagine budgeting as a relational, participatory and justice-oriented practice. Moving away from mainstream, colonial-capitalist frameworks that emphasize scarcity, measurement and control, this playbook invites communities, practitioners and institutions to experiment with budgeting as a practice of care, reciprocity and collective imagination.

Grounded in decolonial and anti-colonial traditions, the playbook begins by interrogating how “community” is defined and how exclusion and power dynamics shape conventional budgeting. Using tools like Causal Layered Analysis (Inayatullah, 1998), it exposes the myths and metaphors that underpin current financial systems, while offering alternative worldviews such as the Māori principle of Whanaungatanga, which centers kinship and interdependence.

The second section traces the historical and cultural roots of participatory and community-based budgeting, beginning with Porto Alegre, Brazil and extending into Indigenous and global practices such as Potlatch and Harambee, and learnings from anti-colonial movements such as the Mutualistas and Zapatistas. These examples demonstrate how community-driven models prioritize redistribution, solidarity and resilience over extractive growth and profit.

The final section shares contemporary case stories of relational finance and budgeting in practice:

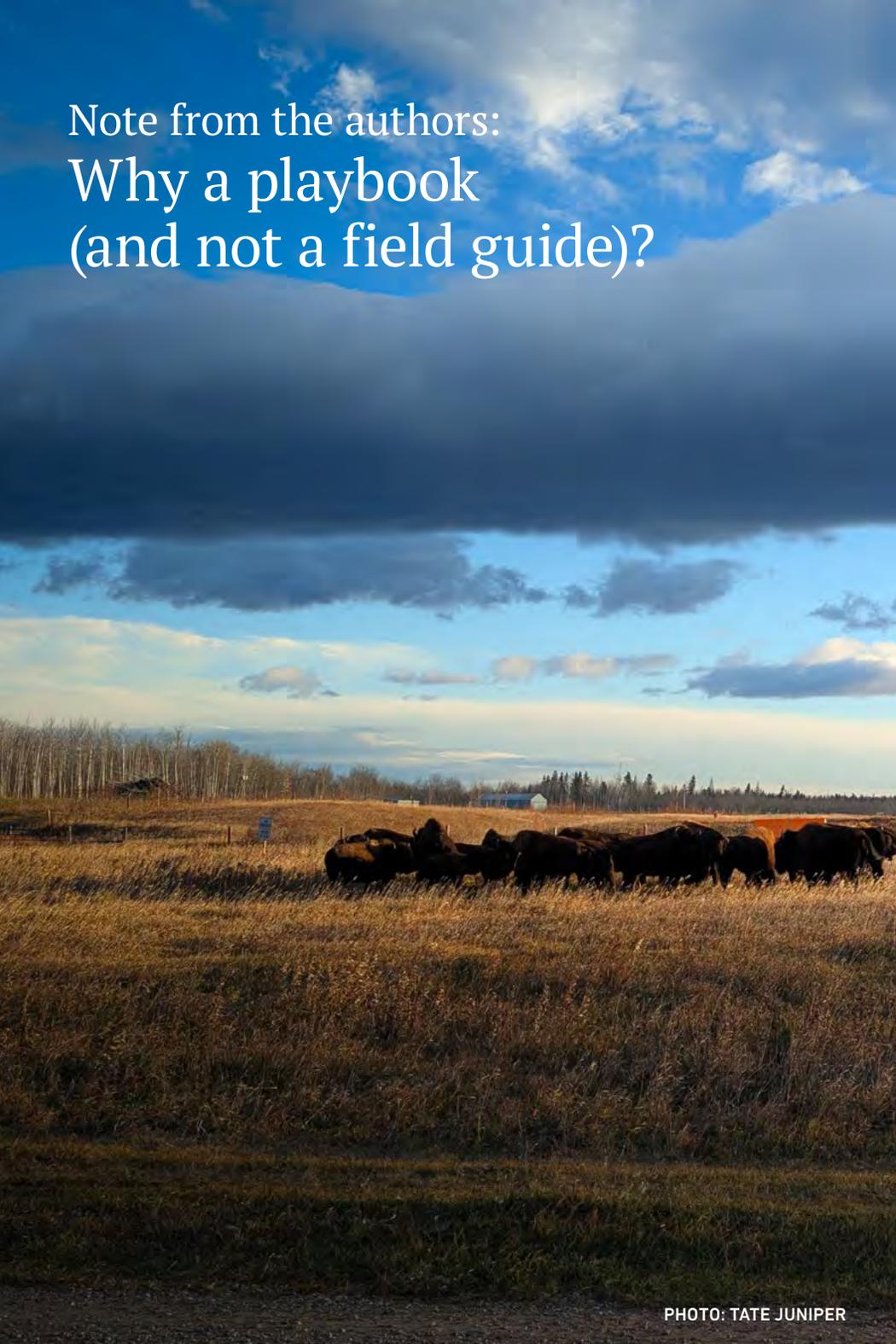
- The Banker Ladies and ROSCAs, where Afro-diasporic women mobilize trust-based savings systems.
- The Five Rs of Rematriation, an Indigenous framework centering relationship, rootedness, restoration, regeneration, and revolution in investment.
- Practical Systems for Indigenous Communities (P-SIC), emphasizing understandability, usefulness and adaptability in governance.
- The People’s Purse, a collective resourcing process addressing chronic homelessness in Waterloo Region through authentic community decision-making.

The playbook closes by reframing budgeting as *play*: not frivolous diversion, but a practice of learning, accountability and co-creation. Through threshold exercises such as relational acknowledgements, invisible labour inventories and relational budgeting rituals; it offers readers ongoing invitations to embed equity, repair and imagination in financial practices.

Ultimately, this playbook is a call to action. It encourages communities and institutions to move beyond extractive systems, compost charity into solidarity and build liberated economies rooted in reciprocity, responsibility and relationship.



PHOTO: TATE JUNIPER



Note from the authors: Why a playbook (and not a field guide)?

Dear fellow traveller,

Words carry weight, especially in the colonial imagination, where words, once written, become immovable, set in stone, *contractually binding*.

When we chose to reframe this work from “field guide” to “playbook,” we were acutely aware of the weight of these words. The term “field guide” comes with its own baggage and boundaries. As if “the field” is something *out there*. As if we need to have a guide to *be part of it*, to navigate it.

Our lived realities, of course, contain far more complexity. We are *the field*. The guide is in our bodies. When one leans into body-knowing, one finds a path back to play. We therefore offer you a ***playbook***, an invitation to return to in-body/embodied ways of knowing, listening, learning and experimenting.

In our exploration and play with *community-based budgeting*, we trace ancestral struggles, land and place-based practices and how other ways of being, rooted in creativity, community and adaptability, can bring us back to our integrated selves/Selves¹ (Ahmed, 2024). We see this longing for return echoed by a group of “Motherscholars” (Yu et al., 2022), who, at the height of the Covid-19 pandemic, practised and wrote about *abuelita* (Spanish for “grandmother”) epistemologies, framing it as:

“Abuelita epistemologies examine how elders teach their families to resist the colonial pressures of educational institutions using what Grande (2004) calls ‘self-conscious traditionalism.’ This means consciously weaving traditional knowledge into contemporary situations with the purpose of producing a justice-oriented environment that is both caring and transformative (Gonzales, 2015).” (p. 3)

1. Across Eastern and global majority wisdom traditions (faith-based and Indigenous cosmologies), the individual self is viewed as a subset of (and irrevocably connected to) the greater Self or Whole Self, which may be understood as all of creation (and in some cases such as Islamic mysticism in the poetry of Mevlana Jalaluddin Rumi such as the *Masnavi*, this includes the Creator or Source of all Creation). As such, our use of self/Self may be understood as a metaphor for the inextricable interconnectedness of all of life.

PHOTO: TATE JUNIPER

In the same spirit, we offer you a series of stories, old and new, and invitations to play with what it means to be *in, of, from and by* community and how that amalgamates into practices around budgeting and finance, as ways of charting out pathways to liberated economies.

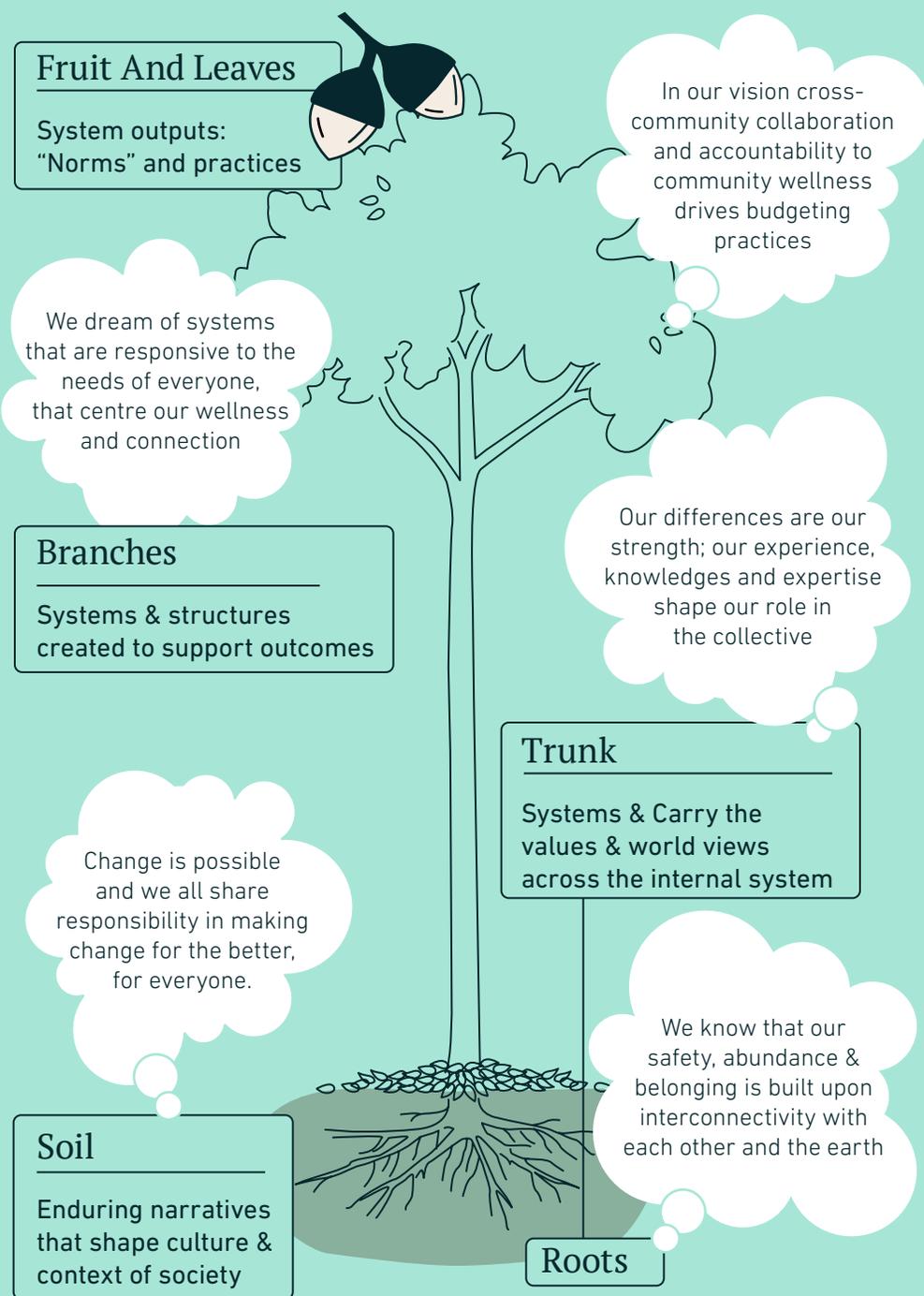
Throughout the playbook, we invite you to *practice* and *play*. You will find a series of exercises and reflections; some for you to practice individually, some to share with others. Please engage with these invitations as you come across them or save them for later. We encourage you to return to them often, share those that resonate and adapt them to suit your specific context and goals.

This playbook is divided into three sections, with the first offering roots for understanding the constituting elements of mainstream versus community-based budgeting. The second section brings in decolonial histories and place-based practices and the third one shares case stories of community-based budgeting and relational finance approaches being practised in our world today. We end with a reminder to continue *playing* and offer some threshold practices to dip your toes in.

Our work on the Playbook began with an exercise of play called “the Causal Tree framework”. Developed by co-author Samantha’s company, Eras Foresight & Consulting², we created a vision for this project using this framework. Following “the tree” as the central metaphor, we created a visual representation of our hopes and dreams for community-based budgeting (CBB) now, and in the future. Our Vision Tree is a representation of the living and growing systems (fruits, leaves, branches) that are required for community based budgeting, which exist and respond to the contexts (trunk, roots, soil) in which they are planted.

The following Vision Tree grounded our intentions and set the stage for this Playbook.

2. The Eras Causal Tree is inspired by and expands on the Causal Layered Analysis method developed by futurist, Sohail Inayatullah (Inayatullah, 2004), which you will read more about in future sections. To learn more about the Causal Tree and how it can inspire transformative change, map systems and support change management, please reach out to Samantha and team at erasforesight.co.





Section 1: Rooting our understanding

This first part of the “Playbook for Community-Based Budgeting” is all about grounding, discovering the roots of our practices and building shared understanding. In this section, we explore the importance of words such as “community” and reveal some of the cracks in mainstream budgeting practices that are damaging our collective present and future(s). This section will help you get a good grounding to dive into the remaining exercises, stories and learnings.

Who is generally considered “the community”?

A central part of community-based budgeting is community engagement. However, before we dive into engagement strategies and tactics, it’s crucial to define “community.” What does this nebulous term mean? What is our role in the community? Is it appropriate for us to be engaged with this community? What power dynamics are at play in the community? What are its boundaries (physical or otherwise)?

The term “community” is often thrown around and used incoherently, especially in social justice and activist spaces. The word can be used as a catch-all, yet our lived experiences, biases and connections deeply influence our understanding of community. This generalization and lack of clarity can lead to issues down the road. For example, working in a particular geographical or professional context, our provisional definition of community may exclude certain members simply because we don’t interact with or understand their connections. Failing to define “community” and our role in it pre-emptively can also cause problems if (and when) conflict arises.

Drawing from the ideas of Amin Maalouf (2001) and Benedict Anderson (1983), we begin with a puzzle: communities are both *real* and *imagined*. They grow from things that people truly share like language, memories,

struggles and land, but they are also shaped by symbols, borders, narratives and systems we create. Maalouf reminds us that identity isn’t one fixed thing; it’s made up of many parts, a **composite of belongings**. If we focus too much on just one part and ignore others, we risk turning flexible, living relationships into rigid, moralized categories.

This becomes especially complicated in community-based work where identity markers such as race, gender, class, citizenship, ability, etc. are sometimes treated like credentials. These parts of someone’s identity are used to legitimize a project, but without really engaging in the complex, messy realities of collective life, of community.

We therefore invite you to explore: “What does it mean to be **in, of, from, by** community?”

When we say, “in community,” it often signals **proximity or participation**, but this doesn’t inherently imply accountability or entanglement. One can be “in” a community in the way one is a visitor in a room or a city - present, visible, even active - yet still structurally protected from shared consequences. As you think of your own entanglement with the notion of community, we invite you to reflect on:

- Am I embedded, or merely adjacent to this community?
- Do I benefit from the symbolic capital (e.g., singled out credential[s]) of this community without absorbing its weight, risks or reciprocities?

When we describe ourselves as being “of community,” we invoke a deep sense of belonging, connected through roots, relationships and shared identity. To be “of” a community suggests one emerged from it, is shaped by it and cannot be disentangled from its histories or futures. Of course, this idea can also be misused. Saying we are “of” a community can become a way to claim special status or authority over it, especially when leveraged to gatekeep, exclude or ignore the community’s own diversity and complexity.

Some questions to sit with as you think about communities you consider yourself part of:

- What does my “of-ness” demand of me?
- How might I be invoking it as a shield instead of as a relational responsibility?

On the other hand, when we say we are “from community,” we may speak of **origin** and **departure**. It can be where we started but also where we’ve left. For displaced peoples, to be “from” a community may be a wound, carried through memory, absence or longing as exemplified by the millions of globally displaced Palestinians still carrying the keys to their homes from their expulsion after the 1948 Nakba (Webster, 2016; Albadawi, 2021).

But “from” can also suggest **distance and decontextualization**. In some cases, it reflects how ideas or resources are taken from communities without any lasting relationship, extracted and used elsewhere. As you investigate your own emergence from community, we invite you to sit with:

- What stories do I tell about where I am “from”?
- When does “from” carry reverence, and when does it erase living connection?

The last piece of our relational compass is the notion of “by community,” which suggests **authorship, agency and intention**. It speaks to work created and led by communities themselves, grounded in their own priorities and knowledges. But beware, in mainstream or institutional settings, “by community” can become a performative placeholder, used to legitimize projects that are actually extractive or tokenistic. Can you think of examples around you?

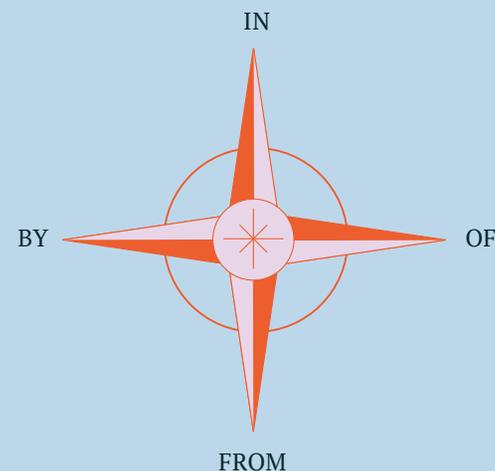
With this framing, we invite you to ponder:

- Is this truly “by” community or merely endorsed by a few members?
- How are decisions, processes and outcomes governed in communal terms?

As fellow companions on the journey of understanding what it means to be navigating the spectrums of relationality in terms of community (in \leftrightarrow out, of \leftrightarrow other, from \leftrightarrow without, by \leftrightarrow for), we invite you to avoid fixating on one of these relational dimensions, and instead sit with:

- How do we *cycle between these positionalities*, moment to moment?
- What are the conditions under which each positionality becomes *ethical, extractive or evasive*?
- What practices support us in staying *relationally honest* when these prepositions collide?

As some activists have noted, the rise of social media–driven “community work” sometimes detaches identity from location, obligation or accountability, resulting in **hyper-individualist performances of care**, particularly in the Global North, that lack roots or risk. We caution you to be on the lookout for this uprooting, and build care, intention and practice into your own reflections on community.



Reflection



Reflection: Mapping the moving “We”

PURPOSE: To map, name and imagine those in and adjacent to our community.

STEPS:

1. Draw your lived sense of “community.”
2. Annotate:
 - Visible power: the voices that speak
 - Invisible labour: the work that is not credited
 - Always-named actors
 - Unnamed or seldom-heard voices
 - Seasonal participants: only present when resource is on the table
3. **Circle boundary lines:** Who is adjacent yet excluded?
4. **Write to the ones who are excluded, not in abstraction:**
What might they ask for? What might they refuse?

Reflection



Mapping power, exclusion and conflict in community

PURPOSE: To map, name and imagine power, exclusion and conflict in our community.

STEPS:

1. In small groups, use multi-coloured and differently sized sticky notes to respond to the following prompts on a large canvas or empty wall:
 - Who defines “the community”? Who gets to belong, and who gets pushed to the edges?
 - How do identity claims silence others? How is belonging challenged or debated within the community itself?
 - How long has the community narrative held consensus, and whose stories are left out when conflict arises?
 - How does this shift when budgeting enters? What tensions might surface or deepen?

Noticing the pitfalls of existing budgeting practices and revealing the cracks

Understanding the existing budgeting practices utilized by institutions and governments requires us to look beyond the surface. Our mainstream frameworks for budgeting are rooted in very specific colonial-capitalist understandings of the world. For example, budgeting often assumes resources are scarce, that everything can be measured and that decisions follow a linear path. When these assumptions are applied to dynamic communities, they can flatten disagreement and overlook conflict as a distraction, rather than something meaningful.

As research on social exclusion processes shows (Silver, 2007), people often get pushed aside, not all at once, but through layers of rules and criteria that slowly shut them out and disqualify their voices. Causal layered analysis (CLA), a framework developed by Sohail Inayatullah (1998) to help understand underlying narratives behind behaviours, can help us look past surface-level issues like rules and criteria to analyze deeper layers of understanding that may constrain or define our thinking (Curry & Schultz, 2009, as cited in Matters, 2019).

The CLA framework is best visualized as an iceberg with each point of examination and understanding labelled from above the water's surface downward toward the unseen depths. The first level of the iceberg, the part most visible above the water, is what Inayatullah (1998) describes as the litany. These are the trends, issues, events and problems related to the issue we are studying that often appear disconnected and discontinuous. These are the elements of the issue that we are most familiar with.

The second level is described as the structures and causes, the part of the iceberg that is just below the surface of the water. These are the economic, cultural, political and historical factors that influence the issue. With a bit of investigation, we can easily familiarize ourselves with this layer of the iceberg.

Next comes worldview, or the lens through which we view the world. This lens affects how we make decisions, do our work, assign responsibility and navigate relationships; yet many of us rarely pause to examine and reflect on our worldview. In CLA, worldview is the popular discourse that legitimizes the structures and causes. It can be challenging to identify and comprehend the worldview that is influencing the issue we are studying, as many of us rarely engage with this level of analysis.

Finally, the last layer of CLA, the bottom of the iceberg, comprises myths and metaphors. These are the deep stories, collective archetypes and unconscious dimensions of the issue being examined. Although these myths and metaphors may seem mysterious in nature, they are responsible for driving the entire system. By reviewing the deep-rooted archetypes we carry, we can gain a better understanding of our worldview and the systems and structures that result from it.

Causal Layered Analysis

Litany	Trends, issues, events, problems that appear disconnected and discontinuous
Structures & Causes	Economic, cultural, political, historical factors
Worldview	Discourse that legitimize structures
Myths & Metaphors	Stories, collective archetypes, unconscious dimensions of the problem or the paradox

The diagram below uses CLA to analyze existing and prevalent budgeting practices utilized by governments and institutions today.

Causal Layered Analysis: Budgeting

Litany	<p>Siloed service areas/categories</p> <p>Public engagement → public dissatisfaction</p> <p>Budgeting cycles are slow and bureaucratic</p> <p>Deficit vs surplus rhetoric</p> <p>Politicization, shifts on election cycles</p> <p>Not responsive (especially to climate crisis, rapid change)</p>
Structures & Causes	<p>Revenue structures are unpredictable or restricted</p> <p>Process can be based heavily on previous years' budget, lacking foresight</p> <p>Siloed approaches (departments, line items, service areas)</p> <p>Short-term (driven by political terms)</p> <p>Compliance focused and risk-averse</p> <p>Limited, tokenistic or inaccessible public engagement</p>
Worldview	<p>Scarcity mindset</p> <p>Technocratic neutrality</p> <p>Growth-first mindset</p> <p>Fiscal conservatism</p> <p>Public as consumers</p>
Myths & Metaphors	<p>Don't fix what isn't broken</p> <p>The pie that must be sliced</p> <p>Head of the household balancing the chequebook</p>

The CLA above demonstrates how practices and processes common in mainstream budgeting (such as siloed service areas and politicization) and the structures and causes that enable them (short-term budgets and compliance requirements) result from deeply rooted worldviews and myths related to our understanding of resource distribution. For example, the metaphor of a pie that must be sliced leads us toward a scarcity mindset, in which we assume that there will never be enough for everyone. This, in turn, makes our budgeting process risk-averse and lacking responsiveness. As demonstrated here, engaging the CLA framework can help us gain a deeper understanding of some of the challenges we face in mainstream budgeting, and its roots in a colonial-capitalist understanding of the world.

Reflection



Digging deeper

PURPOSE: Deepen our understanding of mainstream budgeting practices and processes.

QUESTIONS:

1. Review the CLA diagram to the left.
2. How have you seen the myths and metaphors named here show up in your work around budgeting, granting or finance?
3. Are there other myths and metaphors you would add to the analysis based on your experiences? What sorts of processes and practices (litany, structures and causes) do they lead to?

CLA helps reveal the pitfalls of existing budgeting practices but can also indicate where and how changes can be made within a system. Suppose we are constantly working at a litany and structure level without addressing the underlying worldviews, myths and metaphors. In some

cases, we might be able to make a change relatively quickly, but will it be sustainable?

Let's examine what happens when we work from a fundamentally different worldview by exploring the Māori Whanaungatanga Model of Funding from Aotearoa, New Zealand:

Causal Layered Analysis: Budgeting

Whanaungatanga Model of Funding

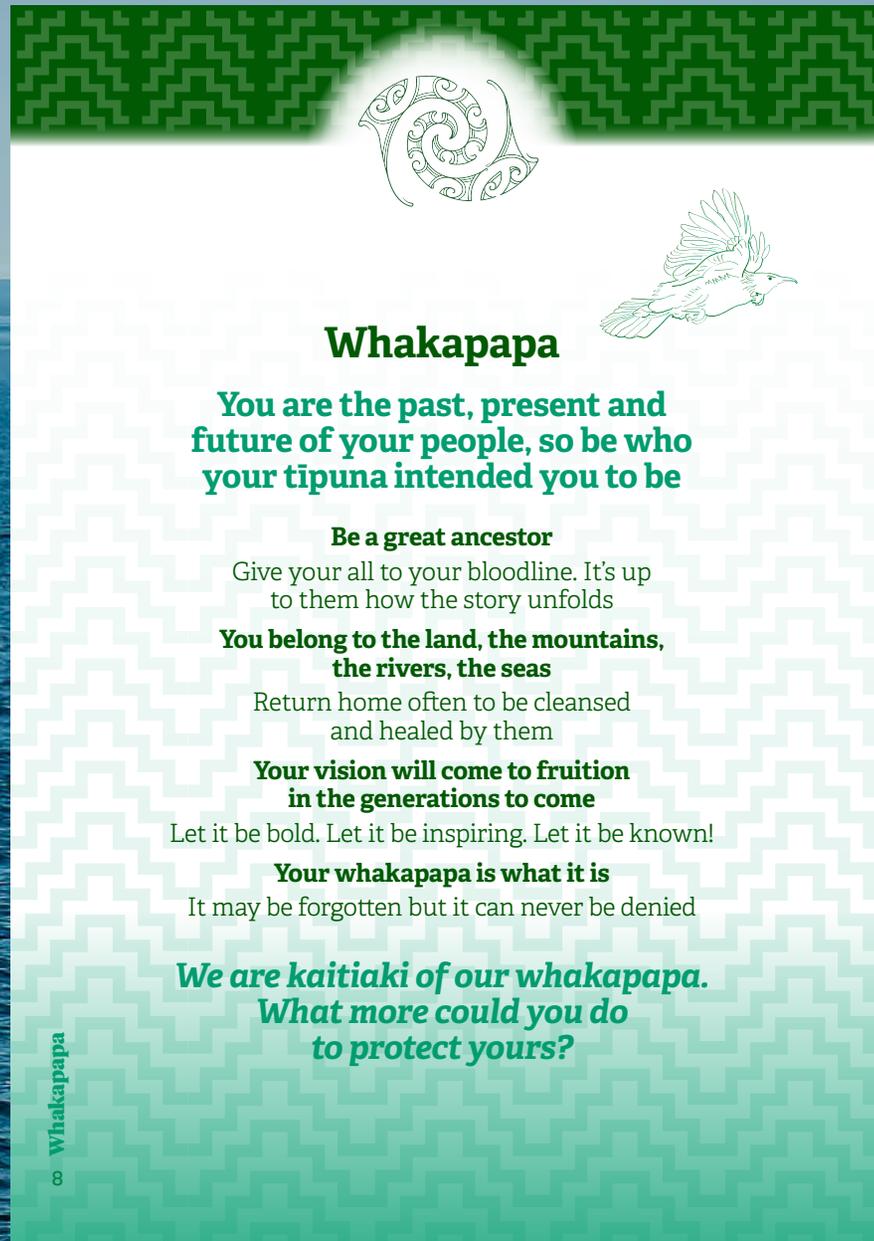
Litany	<ul style="list-style-type: none"> Capital decisions rooted in principles of reciprocity and collective benefit Sustainable growth prioritized Whānau-led governance Pilots to support community wellbeing Investment firms integrate Māori worldview in decision making)
Structures & Causes	<ul style="list-style-type: none"> Funding as relational investment Relationships over funding cycles Funders and recipients = partnership KPIs = intergenerational and collective wellbeing
Worldview	<ul style="list-style-type: none"> Whanaungatanga (kinship ties that extend beyond family) Shared responsibility Te Ao Māori (interconnectedness of all things, intergenerational wellbeing) Collective over individual
Myths & Metaphors	<ul style="list-style-type: none"> A thriving community raising children together Communities weaving a tapestry Investment as planting seeds for a living forest Funders as kaitiaki (guardians)

Whanaungatanga is at the heart of the Māori worldview; it centres kinship, interdependence and collective obligation: placing relationships over transactional exchange (Penny et al., 2024; Auckland Co-Design Lab, 2023). In funding contexts, whanaungatanga shifts focus away from accountability to funders and toward responsibility to **whānau, hapū, iwi** and **intergenerational wellbeing**.

In this cosmology, *Whānau* literally means “to give birth,” but it broadly refers to **family** groups connected by *whakapapa* (genealogy), care and mutual obligation (Te Ara, 2016). The next layer, *Hapū*, can mean “pregnant” or “to swell,” reflecting its nature as an expanding sub-tribe composed of multiple interconnected *whānau* (Te Ara, 2005). The outer layer, *Iwi*, translates as “bones,” symbolizing shared ancestry and deep lineage. *Iwi* are **tribal collectives**, typically comprising multiple *hapū* (Te Ara, 2005). These layers (which can be thought of as a nestings or concentric circles, much like the layers of an onion): whānau → hapū → iwi, form an **ancestral governance framework**, grounded in *whakapapa* (genealogy) and relational responsibility. Unlike Global North models, which tend toward hierarchies, this system flows from **reciprocity, obligation** and **belonging**; integrating social, economic and ecological care.

Coming back to our CLA, we can see that the Māori worldview and metaphors that underpin it result in very different structures and practices related to budgeting and financing. The practices and structures identified in this second CLA are from existing and ongoing initiatives in Aotearoa, including a case study on the Whanaungatanga Model of Funding that was piloted at Oranga Tamariki Ministry for Children (Auckland Co-Design Lab, 2023) and Invest New Zealand’s Iwi Investor Support team.

These examples demonstrate the importance of interrogating the worldview, myths and metaphors that drive and perpetuate our systems. As we work towards community based budgeting, we must ask ourselves at which level of the iceberg we are working.



The booklet cover features a green and white geometric pattern at the top. Below this, there is a white circular emblem with a spiral design and a white bird in flight. The title 'Whakapapa' is written in a bold, green font. The main text is in a green font, with some parts in bold. The background of the booklet is a light green and white geometric pattern.

Whakapapa

You are the past, present and future of your people, so be who your tipuna intended you to be

Be a great ancestor
Give your all to your bloodline. It's up to them how the story unfolds

You belong to the land, the mountains, the rivers, the seas
Return home often to be cleansed and healed by them

Your vision will come to fruition in the generations to come
Let it be bold. Let it be inspiring. Let it be known!

Your whakapapa is what it is
It may be forgotten but it can never be denied

We are kaitiaki of our whakapapa. What more could you do to protect yours?

8 Whakapapa

Exercise



Guided meditation

PURPOSE: To engage in an embodied practice to uncover deeply held myths and metaphors.

STEPS:

1. Find a quiet space to listen to the [guided meditation here](#).
2. Listen to or read the meditation.
3. Journal any reflections, patterns, emotions or messages that are revealed to you during the meditation.
4. Consider the following closing reflections:
 - What is your relationship to the land you find yourself on?
 - How does your connection and relationship to land influence your understanding of community?
 - What myths, metaphors, stories or proverbs about land do you carry? Where did they come from?
 - What do these myths, metaphors, stories or proverbs tell you about community and resource?
 - What practices or structures might emerge from these myths, metaphors, stories or proverbs?

A photograph of a salmon fillet hanging from a wooden log. The salmon is bright orange and has been cut into several horizontal sections. The log is thick and has a rough, textured bark. In the background, there is a blurred structure that looks like a tent or a canopy, made of wooden poles and white fabric. The sky is a pale, overcast blue.

Section 2: Weaving in decolonial and anti-colonial struggles

This section introduces you to the decolonial and anti-colonial roots and history of community-based budgeting and shares examples of land- and place-based interventions that offer glimpses into pockets of liberatory economies and relational budgeting practices from around the world.

The roots and history of community-based budgeting

Community-based budgeting itself is rooted in decolonial struggle. If we examine the history of the movement, we find its origins in Participatory Budgeting (PB), which began in Porto Alegre, Brazil. PB was introduced following the end of Brazil's military dictatorship and the election of the Workers' Party municipal government, a left-leaning party closely aligned with grassroots urban movements (Manes-Rossi et al., 2021; Wampler, 2007). These movements organized around issues like housing, sanitation and electricity, demanding accountability and basic infrastructure. PB became a way to formalize this pressure by giving citizens the power to directly debate and decide how funds should be spent (Romeo, 2023).

From the beginning, PB was grounded in this culture of disruption and collective action. It challenges the assumption that budgeting should be left in the hands of elected officials. It validates lived experience as a form of legitimate expertise, and over time, the PB movement in Porto Alegre inspired adaptations in 71 countries around the globe (Kotanidis, 2024). One of these adaptations is Community-based budgeting (CBB), which shares PB's core values: prioritizing community leadership, local knowledge and shared decision-making.

In both PB and CBB, budgeting is not just an administrative function but a political act rooted in equity, justice and self-determination, not unlike many forms of Indigenous governance in so-called Canada, and elsewhere around the world. However, as PB and CBB are scaled or absorbed into formal institutions, especially when controlled by those in power, they can lose their radical edge and connection to these roots in resistance. What began as a tool for systemic change can be watered down into feel-good "public engagement," no longer challenging the status quo, or redistributing power in meaningful ways.

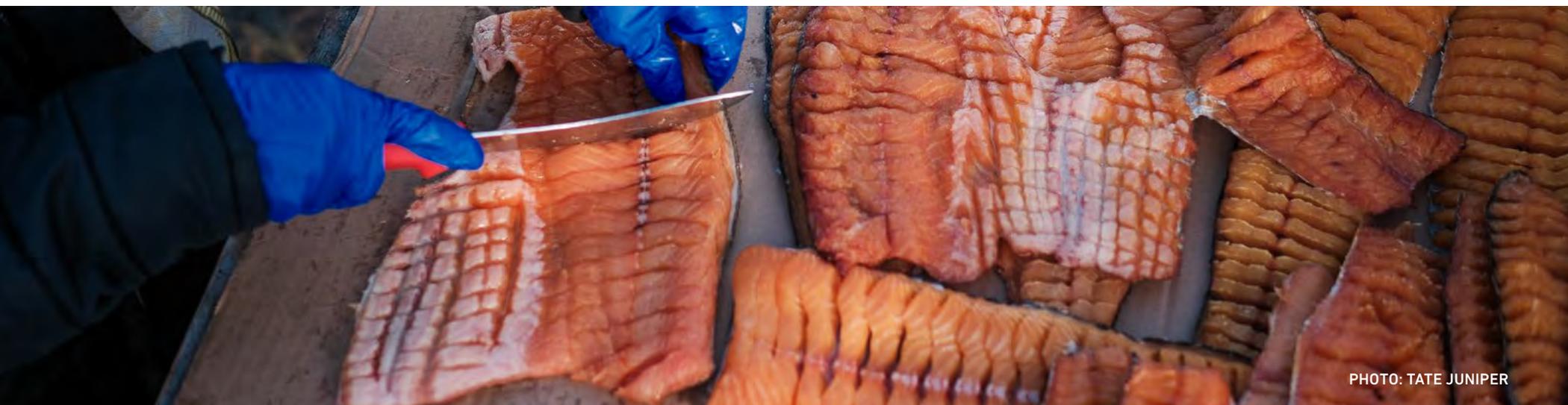


PHOTO: TATE JUNIPER

Composting charity and philanthropy

A move toward CBB requires us to interrogate and reimagine existing modes of community development and support. These include the charitable and philanthropic sectors. Charity, particularly in Global North contexts, frames generosity as a virtue of the privileged. Philanthropy often institutionalizes this, creating conditions where power decides what counts as a worthy cause and who is deserving of aid. Indigenous practices like Potlatch and anti-colonial movements such as the Zapatistas (read more about these below) invite us to compost this logic, not to discard generosity but to transform it into a deeper ethic of reparative solidarity (Villanueva, 2018; Holley, 2024).

Anti-colonial analysis reveals that much of what is called “giving” is built on a history of taking: land theft, slavery, dispossession and extractive accumulation. When institutions donate to communities they have benefited from harming, without accountability, return of power or structural

change, they reproduce saviourism under a new banner (Spade, 2020; Giridharadas, 2019). In contrast, reparative solidarity is not about help. It’s about *relational repair*.

Giving often implies benevolence.

Returning, however, acknowledges theft.

Giving in colonial cultures often seeks gratitude.

Returning, however, builds accountability.

Giving, particularly in philanthropic contexts, centres on optics.

Returning, however, helps us centre repair.

The shift from giving to returning is a reversal of dominant worldviews. It resists the urge to be seen as good and focuses instead on becoming trustworthy.



PHOTO: TATE JUNIPER

Glimpses of liberated economies

When the roots of CBB remain intact, its potential for transformative change is magnified. Story fragments or case studies from land rematriation, cooperative economies, kinship-based redistribution and Indigenous resurgence models offer much for us to learn. Before community budgeting became a matter of institutional procedure, it was ceremony, obligation, survival, refusal and regeneration. Across cultures and histories, many have held financial responsibility not as a technical process but as a relational bond.

In this segment, we honour several traditions, including Potlatch, Harambee, Mutualistas and Zapatistas, and share an introduction to them as living teachings that interrupt the linearity and scarcity mindset of modern finance.

Potlatch (Pacific Northwest Indigenous Peoples)

The Potlatch is a ceremonial gathering among Indigenous communities of the Pacific Northwest Coast (like the Kwakwaka'wakw and Tsimshian) where status and social order are affirmed through acts of radical generosity. Instead of wealth accumulation, Potlatch prioritizes redistribution and reciprocity; hosts may give away or destroy valued items to uphold kinship ties, redistribute resources and enact governance through ceremonial gifting (Cole & Chaikin, 1990). Despite being criminalized by Canadian law from 1885 to 1951, Potlatch endured underground and has significance today in cultural and political revitalization (Cole & Chaikin, 1990).



PHOTO: TATE JUNIPER

Exercise



The gift that reveals

PURPOSE: Shift from budgeting as allocation to budgeting as relational renewal.

STEPS:

1. Each participant brings a symbolic “offering” (preferably an object but can also be a story or gesture) that represents something they are willing to give away.
2. Share: What does this offering cost you?
What debt or relationship does it acknowledge?
3. Co-weave a story from the collective offerings.
What reciprocal patterns emerge?

REFLECTION PROMPTS:

- What does this challenge about your assumptions of ownership or resource control?
- How might budgeting practices reorient around relational courage?

Harambee (Kenyan community self-help tradition)

Harambee, meaning “all pull together” in Swahili, emerged as Kenya’s participatory model of community-based finance, especially visible in the Harambee schools movement. These grassroots initiatives leveraged collective contributions; labour, cash, materials, etc., to establish educational infrastructure absent in formal state systems (Thomas, 1987). While fostering empowerment and shared accountability, critics caution against elite capture and the unequal burdens of unpaid labour often borne by women (Gathuo, 2000).

Exercise



Pulling together

PURPOSE: Surface hidden resources and activate collective will outside institutional gatekeeping.

STEPS:

Name a tangible community goal.

Mutualistas (Mexican and Mexican-American mutual aid societies)

Mutualistas originated among Mexican and Mexican-American working-class communities in the late 1800s and early 1900s. In response to being excluded from mainstream systems, these groups provided reciprocal support such as health care, burial funds, legal aid, education and cultural gathering spaces (Ruiz, 2002). Often led by women and organized as a democratic, grassroots structure, Mutualistas fostered social cohesion and political consciousness. They embody a model of community finance rooted in mutual dignity and collective resistance, not institutional charity (Tatum, 1997).

Exercise



Exercise: Dues of dignity

PURPOSE: Reframe budgets as instruments of collective care and community wellness.

STEPS:

1. Imagine forming a Mutualista today.
2. Each person names:
 - o What kind of support they would need in a crisis.
 - o What they are willing to contribute regularly.
3. Co-create a “Dignity Budget” that centres wellbeing and reciprocal care.

REFLECTION PROMPTS:

- What shifts when budgets serve dignity, not compliance?
- How do you contribute without reproducing invisible labour expectations?

Zapatistas (Indigenous resistance to neoliberalism)

The Zapatistas are an Indigenous resistance group composed of the Mayas of Chiapas, Mexico. Since their 1994 uprising against the neoliberal Mexican government, they have created autonomous forms of self-governance. These include local municipalities (MAREZ) and regional centres called “caracoles,” which are led by Juntas de Buen Gobierno (Good Government Councils). Their system of governance follows mandar obedeciendo (“lead by obeying”), which ensures all financial and political decisions are grounded in local consensus (Stahler-Sholk, 2018; Gahman, 2022).

The Zapatista governance system is rooted in Mayan cosmologies and anti-capitalist Indigenous resistance, as opposed to Western political systems. The Zapatistas have a longstanding tradition of cooperatives and mutual aid organizations. Coffee cooperatives such as Mut-Vitz and Yachil Xojobal Chulchan reflect how community wealth is collectively managed and reinvested into education, health and local governance, without dependence on the state or transnational capital (Gahman, 2022; Garrido, M. I. 2006).

Instead of building wealth through extraction or profit, the Zapatista economy is based on moral economies of relationality, mutual aid and food sovereignty. They reject core ideals of colonial capitalism like debt, profit and ownership in favour of systems that meet the needs of their people and land (Gahman, 2022; Esteva, 2015).



Exercise



“Mandar obedeciendo” improv

STEPS:

Create a 10-minute scene in pairs:

- One person plays a “leader,” the other the “community.”
- The “leader” must only act when they receive guidance whispered from the community.
- Switch roles. Debrief: What shifted when leadership required deep listening and responsive action?

Reflection



Lessons from liberated economies

Explore the following prompts individually or in a group:

- Imagine you are part of a cooperative that generates shared income. How is that income decided upon, redistributed and governed without hierarchy?
- How do you distinguish solidarity from charity? What practices blur that line in your work?
- What would it take to trust community decisions about resources even if they challenge your personal or professional beliefs?

PHOTO: TATE JUNIPER

Section 3: Stories of relational and community-based budgeting



In this section, you will find four case stories about people working toward more relational understandings of budgeting and financing. We offer these stories not as models to be transplanted into new contexts but as echoes and provocations about what is possible. We hope through these stories you find inspiration and motivation to imagine new systems, engage in new practices and remain rooted in your community and values.

We are profoundly grateful to Vanessa Roanhorse, Jaime Gloshey, Tate Juniper, Sean Geobey and Gryphon Loubier for their contributions in this section.

The “Banker Ladies” and ROSCAs: A feminist solidarity finance model

Summarized from various sources shared by Caroline Shenaz Hossein; written by Maryam Mohiuddin Ahmed.

“Banker Ladies” refers to Black women, primarily in diaspora communities, who organize Rotating Savings and Credit Associations (ROSCAs). These women mobilize shared pooled resources through informal, democratic collectives to meet community needs like housing, education, business investment and mutual support (Hossein, 2024). These networks operate through trust and reciprocity, not formal credit or interest-based banking systems.

Caroline Shenaz Hossein, an Afro-Canadian scholar based at the University of Toronto, situates these practices within a broader **Black feminist political economy**, where financial exclusion from mainstream banking pushes women into self-organized, trust-based mutual aid systems. These ROSCAs are political acts of survival and resistance, centring equity, accountability and interdependence over profit (Hossein, 2023, 2024).

These collectives redefine “banking” to value *social profit* — community wellbeing, mutual trust, stability — over capital accumulation. Traditional banks often deny service to Black communities, exemplified by racialized discrimination stories (“The Banker Ladies” film; e.g., Fran St. Fleur’s experience). In contrast, ROSCAs affirm dignity through shared stewardship, rejecting hierarchical financial control.

Hossein’s case studies span Canada, the Caribbean and the U.S., showing how ROSCAs unite women globally across Afro-diasporic geographies. The informal networks she names, including specific women in Toronto, bring forward legacies of mutual aid co-constructed outside state or market dependence (Hossein, 2024).

Key takeaways for community budgeting

- **Trust-based governance:** ROSCAs are run through consensus and pre-existing relationships, not institutional oversight.
- **Community-led finance:** Bankers set the rules, choose members and enforce accountability, with their roots resting in collective autonomy.
- **Mutual accountability:** Members are responsible not only for their contributions but for how pooled resources serve shared futures.
- **Subverting formal exclusion:** These models exist because formal banking frequently denies access; informal systems reclaim access through relational solidarity.

The five Rs of Rematriation: Reclaiming investment through Indigenous values

Written by Vanessa Roanhorse and Jaime Gloshey

At Roanhorse Consulting, we are not trying to tweak the edges of a broken system; we're working to build something else entirely. That something is the "rematriation of capital."

Rematriation is more than a return of land or wealth; it's a return to relationship, to responsibility, to right alignment with Earth, our communities and our collective future. It invites us to build economic systems that honour life rather than extract from it. In this spirit, we've co-crafted a different way to evaluate entrepreneurs and small businesses, one rooted in Indigenous values, not colonial criteria.

We call it the **Five Rs of Rematriation**.

These five principles guide how we resource Indigenous businesses and leaders. They're not a checklist. They're a world view. And they're changing how we invest.



1. Relational

Instead of character, we look at relationship.

In conventional finance, "character" is often reduced to a credit score or criminal record. It's a static snapshot.

We ask different questions:

- How does the entrepreneur honour reciprocity?
- How are they in relationship with their community, their culture, their mission?

In Indigenous economies, wealth is not built through transactions; it's built through trust. Our entrepreneurs don't stand alone; they carry lineages, responsibilities and networks of care.

2. Rooted

Instead of capital, we look at commitment.

We're not just interested in how much outside capital someone can attract. We want to know:

- Is this entrepreneur deeply invested in their community?
- Are they rooted in place, in purpose, in story?

Rootedness is what allows our businesses to grow in harmony with the people and lands they serve. When an entrepreneur is rooted, their work becomes part of a larger ecosystem.

3. Restorative

Instead of market conditions, we ask about healing.

We don't ask if a business fits neatly into today's market. We ask:

- How does this business restore?
- How does it create better conditions for its founders, employees and community?

Many of our entrepreneurs aren't just creating income; they're creating healing. They're rebuilding after generations of economic harm. Their businesses are medicine.

4. Regenerative

Instead of capacity, we ask about care.

Capacity is not a fixed trait. It grows in healthy soil. So we ask:

- How does this entrepreneur regenerate their energy, their team, their environment?
- Are they honouring people and planet as they grow?

Our Indigenous investment model doesn't chase scale for its own sake. We support growth that nourishes everyone it touches.

5. Revolutionary

Instead of collateral, we ask about transformation.

Traditional lenders ask: What do you have that we can take if you fail?

We ask:

- What are you building that the world has never seen before?
- How is your business transforming Indigenous economies?

Revolutionary businesses challenge the rules we've been told are unchangeable. They are building new pathways, rooted in ancient knowing.

Why this matters now

The current economic system is not failing, it is functioning exactly as designed. And that design has always excluded, extracted and dehumanized Indigenous Peoples and others on the margins.

Rematriation is not just a correction. **It's a reclamation.**

It asks us to stop measuring value solely in financial terms and start measuring it in relational, rooted and restorative ones. These five Rs are not just for Indigenous entrepreneurs. They are for all of us who are dreaming of an economy that serves life over profit. An economy that remembers.

Let this be our invitation to you:

*To move capital at the speed of trust.
To invest in revolution, not returns.
To rematriate the future.*



PHOTO: TATE JUNIPER

Practical systems for Indigenous communities

Written by Tate Juniper

Systems and tools

For us, the Sahtuo'tine, the Bear Lake Dene, our wealth is measured by the strength of our relationships and the health of our people. That the lands are left as they are, and that Tsá Tué (known as Great Bear Lake) is taken care of so that it may take care of us. Our human economies and our way of life have always been built on this definition of wealth and the relationship and trust in these systems that allow it to be.

Every season, families made plans. Communities made sure everyone had what they needed. Hunters and harvesters didn't take more than they could use, and they didn't keep it to themselves. We moved often to follow the animals and to avoid overfishing and overharvesting an area. Our earliest systems of resource management were not called investments or budgets, but they were solutions for the problems that we faced in a different time.

Today, we navigate new problems; perhaps one of the most troubling is the complexity and inefficiency of Western governance systems. For most of us, the bush is no longer our office. Even those who continue to work with the land must write budgets, submit reports and track performance indicators. To prove to others that the way of life that has sustained us and successfully protected our waters and lands since time immemorial is necessary. We now participate in bureaucracy and use the tools of a colonial society to our detriment.

These tools and systems are often overly technical, confusing, mundane and inaccessible to the community members who are affected by them.

And so, they become responsibilities of the community government and then are outsourced when they, too, hit their own capacity limits. The disconnect between a community and its governing systems becomes a wider and more inhospitable space, and stakeholder decision-making becomes a more distant stranger to community members and leadership.

My frustrations with these colonial systems do not change the fact that my people are now active participants in Canada's broader economy and governance. With the comforts and pressures of modern life, it would be an easy bet to say few among us would wish to return entirely to the way things were. But this is not an endorsement of ineffective policy, nor does it mean we must fully embrace Western models of governance.

In our Sahtuo'tine community of Délı̨ne, self-government is not a theoretical concept but a living one, and we are uniquely positioned to challenge the above notions. Still in its infancy, our self-government is the product of a resolution passed not 10 years ago, and further, the decades of work before that.

We continue to build it and to be the architects of future possibilities. Because of this, we have had the opportunity and perhaps the responsibility to further ask, "What does good governance look like when it is Sahtu Dene in form, not just in face? When it is accessible and reflects our values, our laws, and not just our status as 'stakeholders'?"

I believe I could call it an unfortunate opportunity without much fear of backlash. I have seen these questions asked a hundred times at a dozen meetings with leaders, community members and the consultants between them. I can smell the stale coffee and picture the Venn diagrams covered in layers of sticky notes. I can sense the quiet concern of community leaders who do not understand why people are not getting it and hear the audible frustrations from community members who tell those leaders they are definitely not getting it. And from the wings, the complacent shrug from the

southern “experts” who profit from another unread report and ineffective meeting. The ones that say as they board their planes home or log out of the Zoom meeting that there is “no simple answer” and that “the way things are is simply the way things must be”; influenced and decided by the systems that serve no one in the room but them.

The bad news for us is nothing has tangibly changed. The worse news is that these consultants still get paid for the attempt.

Sahtú K’aowe (pronounced Sah-tu K’AH-oh-way).

We have a saying in our language: “*Sahtú K’aowe*.” It means “the Lake is the Boss” For us, Tsá Tué (if you remember, the lake) is not only an equal stakeholder but a sovereign, a supreme authority. It cannot speak for itself in conventional ways, so it speaks through us, the Sahtuo’tine, and we must make decisions on its behalf.

There aren’t many community members or leaders from my home who do not understand “*Sahtú K’aowe*.” Two years ago, I returned to Délı̨nę after a long time away. My aunt took me to the shore of Tsá Tué, no more than a hundred feet from her home, and showed me where she likes to get her drinking water. She told me that there were few places like this in the world still, where you could put a cup in the lake and drink from it without getting sick.

As we drank our water, she told me this is because Tsá Tué asks of us a simple request:

“Leave me as I was left by those who came before you and keep me as I am for those who will come after you.”

She asked me what that request meant to me.

I told her it meant garbage must be plucked from the shores when we see it. And that we must always check to make sure boat gas or oil does not seep from our motors. We must only take what fish we need. And for all values and rules that I learn, it is my responsibility to teach them and make

sure others follow them. She smiled, we finished our water and listened to the lake.

Sahtú K’aowe means you must make systems that are understandable. Systems are understandable when they are useful. Useful, understandable systems are teachable systems. Systems that are useful, understandable and teachable *will* last a long time. And *useful, understandable, teachable and long-lasting systems* are practical systems.

And practical systems are good systems!

Practical systems for Indigenous communities (P-SIC).

To claim my epiphany that Indigenous communities have solved complex problems with practical systems is a new one is akin to taking credit for discovering fire is hot or that all my uncles love George Jones. It is not a new concept. Yet, I continue to witness how communities struggle to implement the framework and systems that teachings like *Sahtú K’aowe* provide in community governments and broader community initiatives.

Practical systems for Indigenous communities (P-SICs), are an attempt to return to these understandable systems and serve as a reminder that we are and continue to be in the driver’s seat of our communities.

The practical principles: Understanding, usefulness and teachability

Understandable: The system must be understandable. Here is an understandable interpretation of Sahtú K’aowe:

“We need to keep the lake clean from all things that do not belong in it.”

Useful: Because this system is understandable, it can become more useful. So, we can then share why keeping the lake clean is useful:

“Keeping the lake clean means that the water will be drinkable, the fish will be healthy and our lives will be better.”

Teachable: That makes sense. Now our system is understandable and useful, so it can become more teachable. Now we can teach it with simple rules:

"You can keep the lake clean by always scanning for garbage, watching if your motors or chainsaws spill gas or oil in the lake and only bringing things you need out with you on the land to keep your waste low."

Practical: There are many ways to interpret Sahtú K'aowe. But by following these principles, we can hope to teach some understandable and useful elements of it. But how do you know if it's practical? You just need to keep asking until all three questions can be answered:

"Is this understandable to you?"

"Is it useful to you?"

"Was it easy to learn for you?"

Engagement, purpose and adaptability

The systems above could end up being practical and that means they can be good systems. The final ways to vet these are by making sure they can pass a final check: engagement and purpose.

How are people engaged by these systems? How do they participate? A system must have ease of engagement for participants and a clear outline of the differing levels of engagement it can provide. There can be roles and varying levels of responsibilities but all who are included in a system must have a way to interact with it. Good systems have failed because they let a lack of engagement fester until too many felt left out and abandoned it.

And do our systems feel like they serve a purpose, and do they give a sense of responsibility? Purpose does not need to be a totally positive or life-changing effort and responsibility does not need to be intense or heavy. Have I groaned after departing camp and spotting the bag of trash I reminded myself to load onto the boat 10 times? Absolutely. Did I go back and pick it up and then do another scan of the shore? Also,

yes. The purpose of keeping the lands clean makes sense to me and the responsibility of following that rule is one that I believe in.

Ultimately, a practical system must be able to change when the community changes. It must be a foundational framework, strong enough to support the idea but flexible enough to respond to new needs, new people and new challenges.

If a system cannot be adapted, it cannot last. If it cannot be adjusted, it will break when challenges inevitably arise and pressure is applied. So, we must make systems that welcome feedback — systems that can and should grow.

A system should be taken, used and changed to fit a community's own context. For some there is no lake; it is the land that is the boss. Or the river or the plains or the prairies; it does not change the framework of the system; it just shifts the conditions applied, what is done and how it is done. These systems can and should change as the context surrounding them does, if that means they are shared, passed on and understood.



Participatory budgeting case study: People's Purse and the plan to end chronic homelessness

Written by Sean Geobey and Gryphon Loubier

Background

Chronic homelessness requires coordinated responses across housing, healthcare, mental health and harm reduction services that often operate in silos with competing priorities. Traditional top-down approaches consistently fail due to power imbalances between providers and clients, fragmented decision-making and exclusion of people with lived experience from resource allocation.

[The Plan to End Chronic Homelessness \(PECH\)](#) emerged from extensive community engagement in 2023, developed collaboratively by the Lived Experts Prototyping Cohort, Co-Creator Group (system leaders and equity-owned groups) and regional partners. This living document aims to achieve “functional zero homelessness” in the Waterloo Region by 2030 through a transformed Housing Stability System that is responsive, sustainable, integrated, inclusive and adaptive.

The People's Purse initiative

The “People's Purse” demonstrates how participatory budgeting can address chronic homelessness through community-driven resource allocation. Groupthink Labs facilitated a democratic process that allocated \$240,000 across nine harm reduction and housing support projects, with 94 voters participating in genuine shared decision-making.

Process design

The initiative followed a structured four-stage approach (adapted from participatorybudgeting.org):

- 1. Design:** Steering committee established rules, eligibility criteria and engagement protocols.
- 2. Brainstorm:** Community members proposed projects addressing PECH priorities.
- 3. Develop:** Volunteer “budget delegates” refined ideas into feasible proposals with detailed costs.
- 4. Vote:** Stakeholders allocated virtual budgets across competing proposals using Groupthink Labs platform.
- 5. Fund and evaluate:** Selected projects receive funding and report findings to inform future activities.

Technical implementation

- Mini-budget allocation:** Each voter received a virtual budget of \$2,553 ($\$240,000 \div 94$ voters), ensuring equal influence regardless of background or organizational affiliation.
- Proportional scoring:** Voters assigned scores from zero to 100 to each project based on impact assessment. Their virtual budget was allocated proportionally; if a voter scored projects at 100, 50 and zero points, their \$2,553 was divided as \$1,702 (66%), \$851 (33%) and \$0 (0%) respectively.
- Budget control:** The proportional scoring incentivized cost-effectiveness by making lower-cost projects easier to fund than identical higher-cost ones.

Key outcomes

- **Enhanced stakeholder voice:** People with lived experience gained direct decision-making power over resources, moving beyond tokenistic consultation toward genuine empowerment.
- **Cross-sector collaboration:** Participants considered trade-offs between emergency response versus prevention and individual services versus system change, fostering sophisticated understanding of service ecosystems.
- **Transparent decision-making:** Clear visibility into how individual choices contributed to final outcomes built trust and engagement.
- **Capacity building:** Community members developed skills in project planning and budget development while translating grassroots ideas into feasible proposals.

Implications for implementation

The results revealed important insights:

- **Community priorities diverge from professional assumptions:** The Drug Checking Program received partial funding despite top ranking, while Peer Workforce Enhancements received zero funding, highlighting the value of authentic community input.
- **Diversified approaches preferred:** Voters funded seven different projects rather than concentrating resources, suggesting community preference for portfolio approaches over single large initiatives.
- **Balance of emergency and systemic response:** The funded portfolio included both immediate service delivery (health care outreach, shelter enhancements) and longer-term capacity building (peer support, research).

Scaling opportunities

Participatory budgeting processes can be piloted in various contexts including (Geobey, S. & Campbell, S., 2019):

- City council priority-setting committees
- Resource sharing between departments or organizations
- Citizen-led granting committees
- Neighbourhood association or school council budgets
- Cross-sector staff engagement initiatives

Recommendations for practitioners

1. **Invest in accessible technology:** User-friendly platforms that handle mathematical complexity are essential for diverse participation.
2. **Ensure authentic power sharing:** Participants need real control over meaningful resources. Advisory input into predetermined options won't generate engagement benefits.
3. **Balance structure with flexibility:** Multi-stage processes provide necessary structure while maintaining community ownership of options.
4. **Plan for implementation:** Ongoing community involvement in project oversight and evaluation enhances outcomes and maintains engagement.
5. **Start small and scale:** Begin with manageable allocations and expand based on lessons learned.
6. **Enable diverse contributions:** Value novel ideas and preferences of those most directly affected by funding decisions alongside financial resources.

Conclusion

The People's Purse illustrates how participatory budgeting moves beyond traditional service delivery toward democratic, community-controlled approaches to complex social challenges. For communities addressing homelessness, substance use and related issues, processes that authentically engage affected populations in shaping solutions offer promising paths forward.

As environmental and social justice movements increasingly recognize the interconnected nature of climate, housing and health crises, participatory budgeting provides a tool for building community power while addressing urgent needs through collaborative resource allocation.

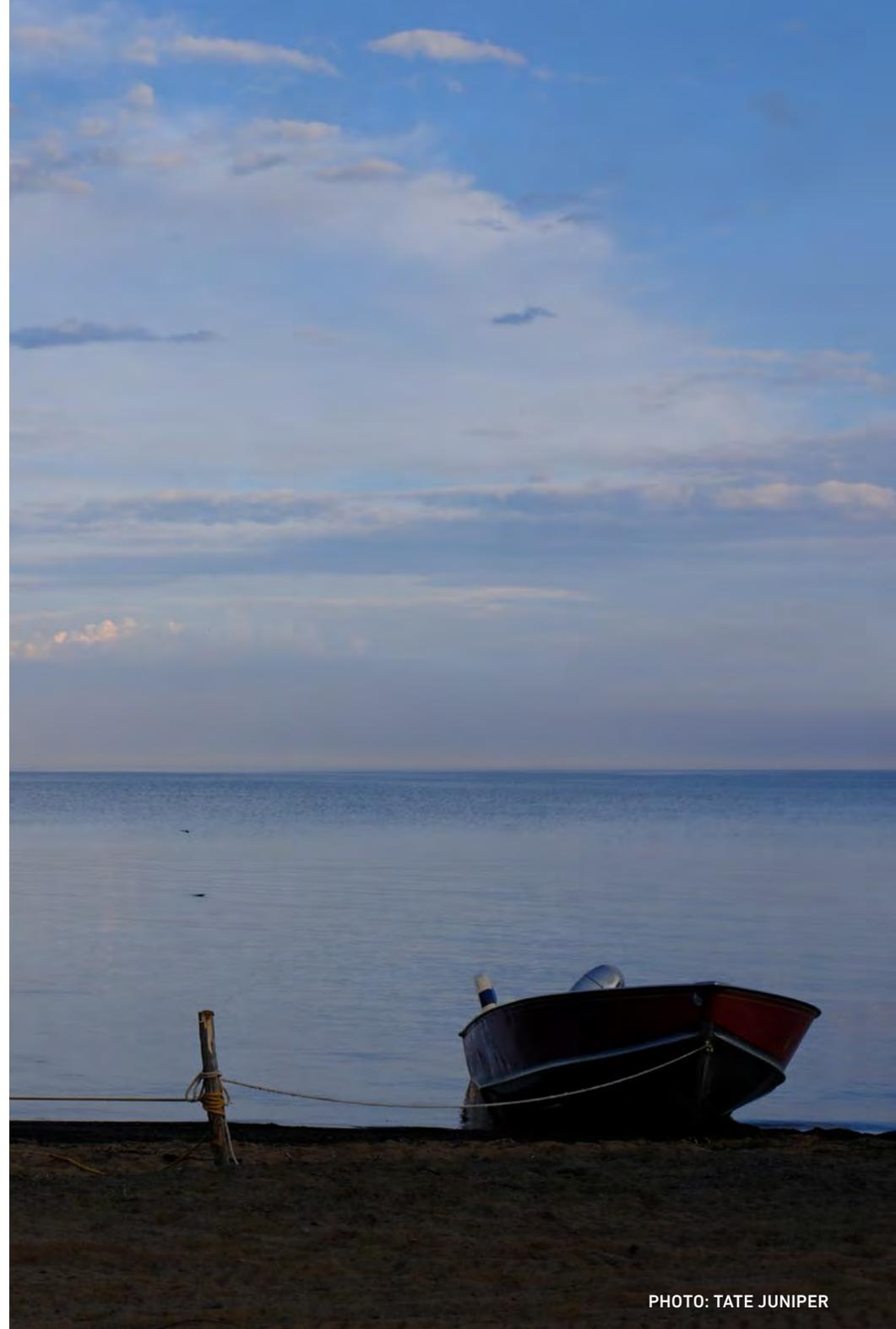
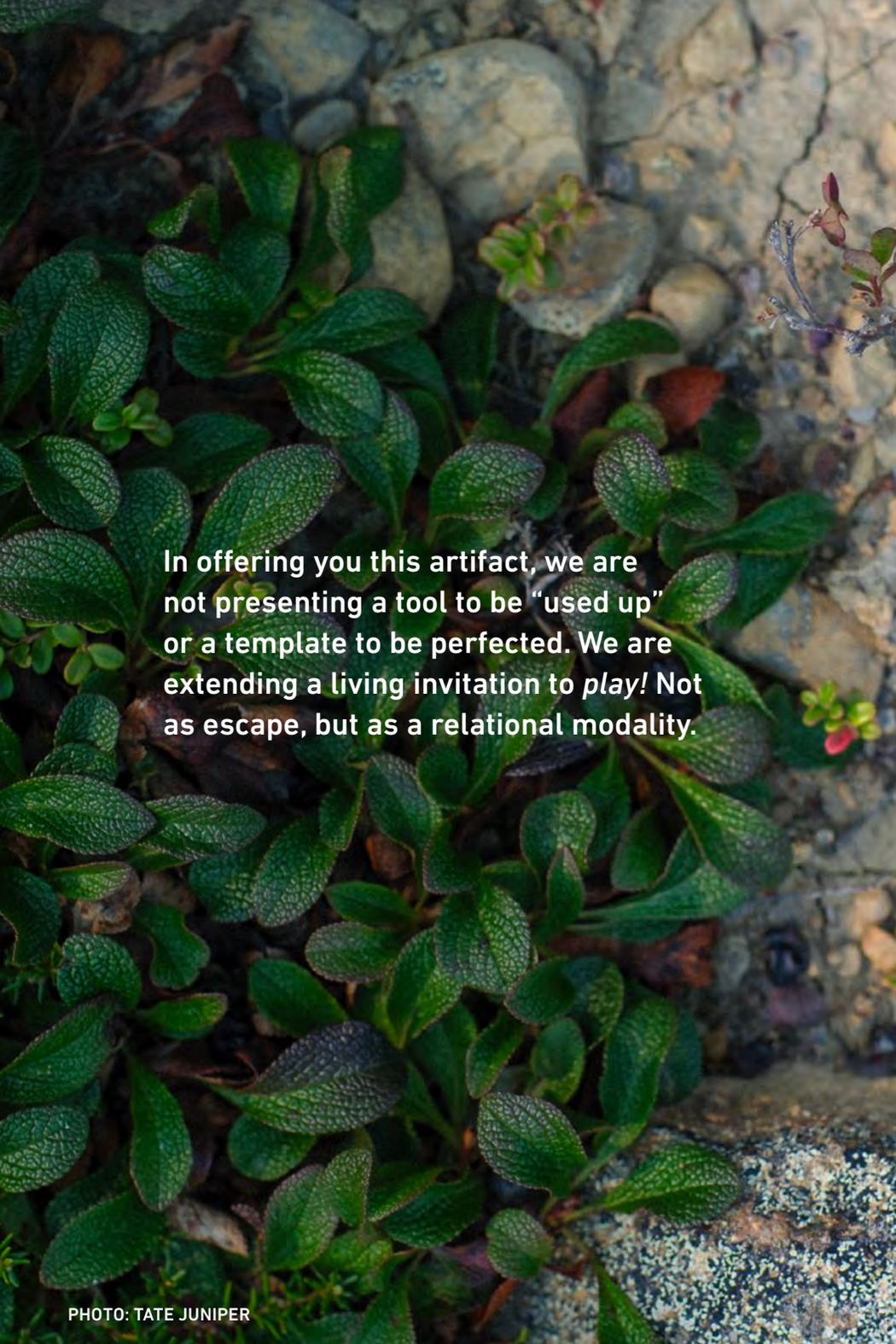


PHOTO: TATE JUNIPER

A photograph of a rocky ground with green, textured plants and small red flowers. The plants have small, rounded, bumpy leaves. The rocks are light-colored and irregularly shaped. The text is overlaid in the center of the image.

Conclusion:
Play as ongoing practice



In offering you this artifact, we are not presenting a tool to be “used up” or a template to be perfected. We are extending a living invitation to *play!* Not as escape, but as a relational modality.

PHOTO: TATE JUNIPER

Play, when understood through critical pedagogy and Indigenous epistemologies, is not frivolous; in fact, it has the potential to serve as a means of *becoming in right relation*. It requires presence, iteration and a deep willingness to be changed.

Too often, “game night” is a contained event, something we schedule to leave behind the demands of hyper-capitalist productivity. But here, we reframe play as an ethic of engagement, a way of approaching learning, accountability and imagination in terms of ongoing relational rhythms and dance. In some contexts, “playbooks” are seen as pre-scripted tools and moves that a team can rely on to beat an opponent. However, here, we invite you to co-create and mold our invitations to better fit your contexts and communities.

In this spirit, we offer you some parting threshold practices that can aid in your ongoing playtime. Remember, these are not steps to follow but portals to slide down. They are meant to be revisited, remixed and repeated with others – *in, of, by and from community!*

1. Relational Acknowledgement from Eras Foresight & Consulting

Our first threshold practice comes from Samantha’s company , Eras Foresight & Consulting, and serves as a relational acknowledgement exercise. It helps you think about your own roots by going beyond a static land acknowledgement, and mapping your relational entanglements: What lineages do you stand in or carry? What futures are you responsible to? Who made your arrival possible, and what ancestries have been obscured in the telling?

We invite you to follow its prompts and dive into your connections, your wisdoms and what they mean for your role in this world.

Relational Acknowledgement Practice

by Eras Foresight & Consulting Corp.

If you've ever attended an event opened by an Indigenous Elder or Knowledge Keeper, you've probably noticed that it is common practice for these individuals to introduce themselves,

their kin, and their connection to place.

These relational acknowledgements are an important way to build trust and connections within community. The practice of situating ourselves is an enduring model for thoughtfully understanding our own position in relation to the work we plan to do, the people we work with, and the knowledges that guide us.

Relational Acknowledgement and Contextual Reflection

Relational acknowledgements extend beyond land acknowledgements; they are an act of contextual reflection and a practice that moves us toward honouring Indigenous knowledges and ways of being.

Contextual reflection asks us to consider not only the land on which we find ourselves but also our ancestors, collaborators, and knowledges; and how these things relate to our work.

The Eras Foresight Relational Acknowledgement Practice will guide you through prompts to engage with contextual reflection, ultimately leading to the development of a relational acknowledgement that is specific to you and your role in your community or work.

Remember, as our context shifts, so does our contextual reflection.

As we move through different spaces, relationships, and ways of knowing ourselves, our relational acknowledgements so too will change.

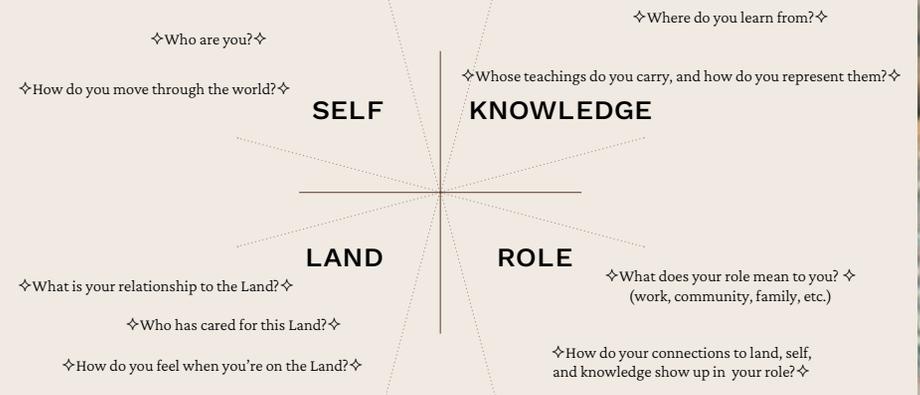
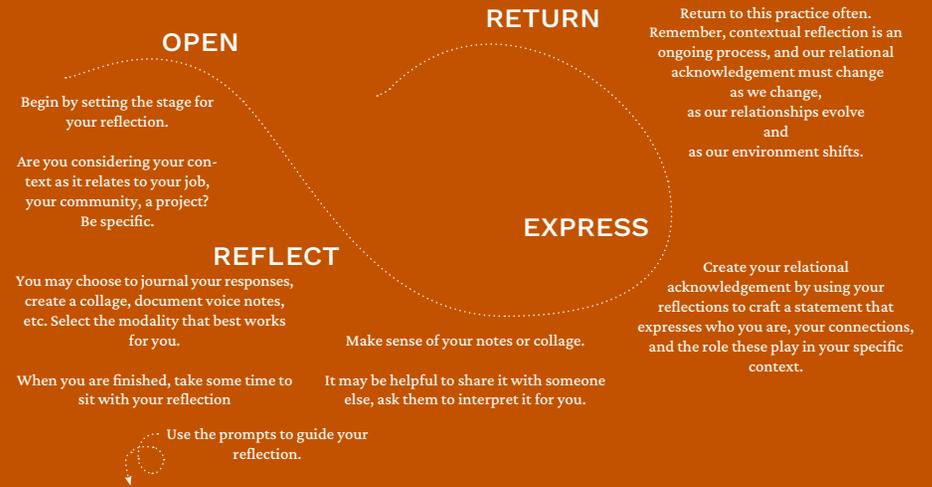
Relational acknowledgements are a mode through which we present ourselves and our connections to the world around us. We are forever changing, meaning contextual reflection is an ongoing and iterative practice.

Recommended Citation: Samantha Matters & Jacque Shaw. (2025). Relational Acknowledgement Practice v 11 [Worksheet]. Self-Published, Eras Foresight & Consulting Corp.

Relational Acknowledgement Practice v 11 © Eras Foresight & Consulting Corporation, 2025

Relational Acknowledgement Practice by Eras Foresight & Consulting Corp.

Engaging in the Practice



Need more guidance? Reach out to us at erasforesight.co and ask about how our Relational Acknowledgement Workshop can help you and your team become more reflective practitioners!

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Relational Acknowledgement Practice v 11 © Eras Foresight & Consulting Corporation, 2025

In addition to the relational acknowledgement activity above, *try* timeline weaving with prompts like:

Who did you inherit your sense of “community” from?

What ruptures (colonial, ecological, spiritual) have shaped the terrain you now navigate?

What is unfinished in your lineage that you carry forward?

2. Invisible labour inventory

Inspired by Black feminist thought and communal care traditions, this exercise surfaces the **unseen, unpaid, unacknowledged labours** that sustain community work.

Try by getting into groups to name:

- Who always cleans up after something is concluded?
- Who holds emotional space and doesn't get named in reports?
- Who is asked to “represent” or “speak for” in extractive ways?

Then ask:

- How do we redistribute the load?
- How might budget documents reflect this invisible labour?

3. Relational budgeting ritual

Try to budget in a new way. Instead of beginning with line items, begin with relationships.

- Who is this budget responsible to?
- What care networks are holding this work together?
- What would it mean to “return” instead of “fund”?

4. Mapping the Vision tree

As a nod to where we started from, we invite you to create your own Vision tree.

Work through each part of tree and ask yourself:

- What reflections, ideas and hopes might you add to your tree?
- How do these additions change the vision for CBB for your community, organization, role, and beyond?
- What values must you remain grounded in (what soil must the tree be rooted in) to bring this vision to life?
- How will you continue to nurture this living tree (living vision) using the practices in the Playbook, and others?

The invitation is not to “apply” these exercises once but to **return to them** as thresholds, over and over again. They are not meant to provide clarity; instead, we hope they will help you **build the muscle** for complexity, contradiction and co-creation.

Responsibility is not a checkbox.

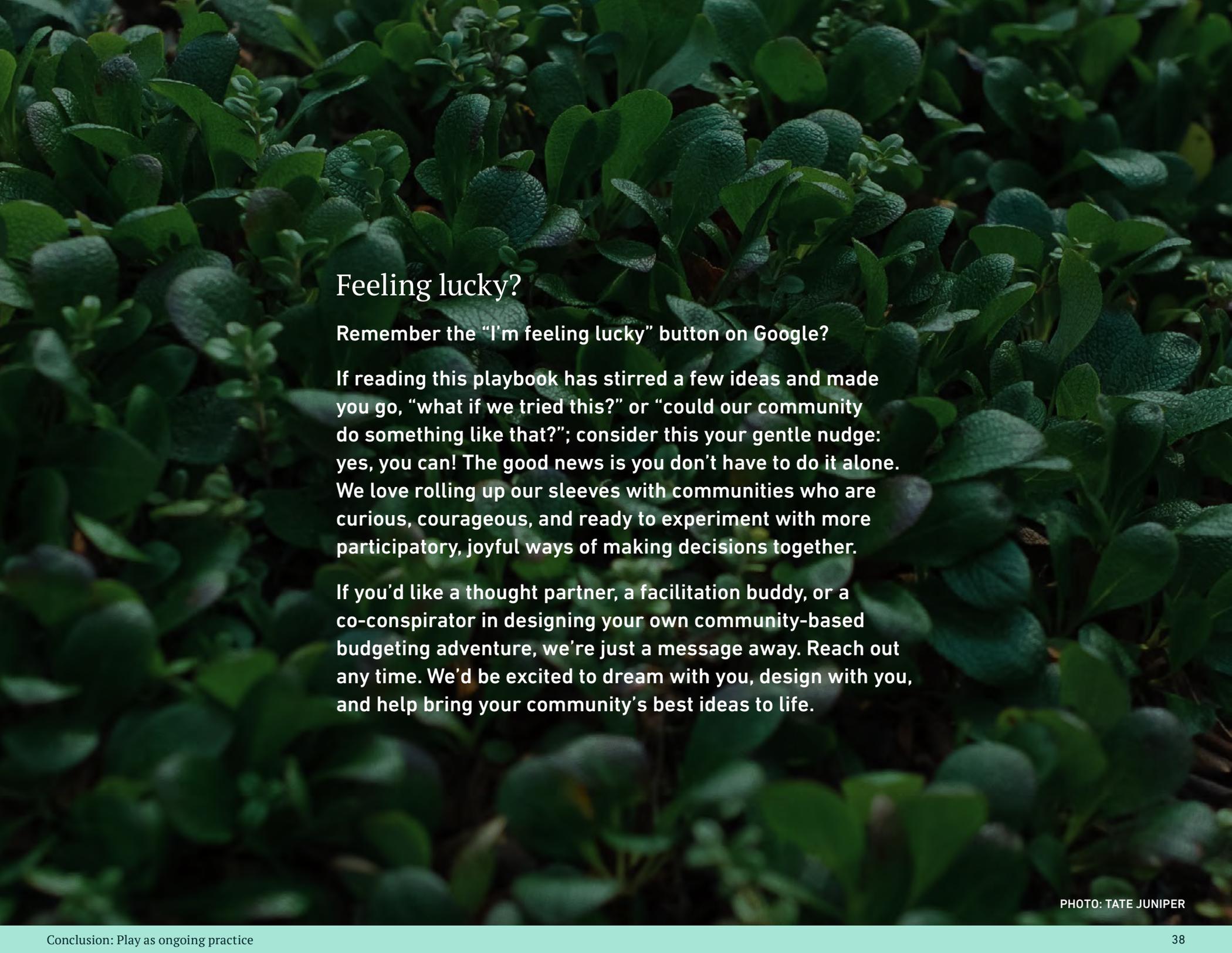
Relationship is not a resource.

Play is not a break.

Let these practices enliven your next meeting, your next allocation, your next question. Let them interrupt certainty. Let them compost solutionism.

Let them *reorient you toward relationships*.

Ready, set, GO!



Feeling lucky?

Remember the “I’m feeling lucky” button on Google?

If reading this playbook has stirred a few ideas and made you go, “what if we tried this?” or “could our community do something like that?”; consider this your gentle nudge: yes, you can! The good news is you don’t have to do it alone. We love rolling up our sleeves with communities who are curious, courageous, and ready to experiment with more participatory, joyful ways of making decisions together.

If you’d like a thought partner, a facilitation buddy, or a co-conspirator in designing your own community-based budgeting adventure, we’re just a message away. Reach out any time. We’d be excited to dream with you, design with you, and help bring your community’s best ideas to life.

A photograph of a large, textured rock in a rocky, cracked soil environment. The rock is covered in lichen and has several small green plants with red berries growing on top. The surrounding soil is cracked and contains many small rocks and pebbles. The overall scene is a natural, outdoor setting.

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