

INTERNATIONAL DEVELOPMENT DIGEST

AUTUMN 2002

CANADIAN CO-OPERATIVE ASSOCIATION



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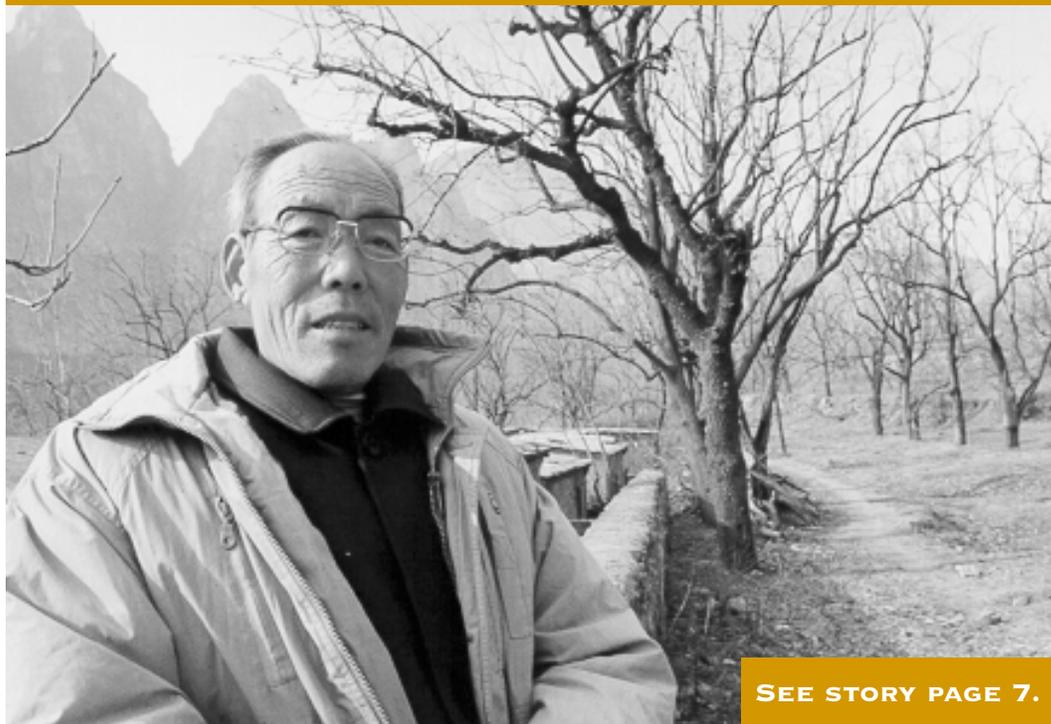
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DIGEST WINS TOP AWARD

John Julian's Autumn 2001 *Digest* commentary piece entitled "Co-operatives: Keeping the faith in a dangerous time" took home top prize in the editorial writing category at this year's Cooperative Communicators Association annual writing competition. The article explores the need to build an equitable and tolerant co-operative system that can help to address economic and social injustices in the post-September 11 world we share. The Cooperative Communicators Association has a membership of over 350 professional communicators who work for co-operatives in the United States and Canada. ■

CANADIANS SHARE INSIGHTS AS CHINESE CO-OPS CHANGE



SEE STORY PAGE 7.

MR. ZHANG YULIN CREDITS ZHANGFANG MOPAN PERSIMMON SPECIALIZED CO-OPERATIVE WITH IMPROVING THE QUALITY, PRICE AND SALES OF THE FRUIT HE GROWS ON HIS FARM NEAR BEIJING.

MONGOLIAN DISPATCHES:

AFTER THE DROUGHT

BY INGRID FISCHER

In February 2000, the Canadian Co-operative Association (CCA) introduced a pilot project in Mongolia to stimulate savings and credit activities in agriculture co-operatives. As part of the project, which is funded through the Canadian International Development Agency's Partnership Branch, CCA provided a loan and training to the Buyant Orgil Bulag Co-operative located in Galshar Soum (township), in Khenti Aimag (province). Ingrid Fischer, a CCA project officer who has worked in Mongolia for the past three years returned to Galshar this summer to monitor the co-op's progress. She sent *Digest* this dispatch:

(continued page 2)



AFTER THE DROUGHT (FROM PAGE 1)

The co-op has stirred a fundamental change in the way people do business in the soum.

Buyant Orgil Bulag (meaning ‘spring of good fortune’) Co-operative was founded in 1957 as a negdel (state cooperative) under the controlled economy. Many members of the negdel chose to remain together and pooled their resources following privatization of the negdels assets in 1992. Membership has increased slightly since 1992 and due to retirement the composition of membership has changed over the years.

On our last visit to Galshar Soum, the co-op chairman, Mr. Dereela, was busy co-ordinating the search for herds that had fled during the night to escape a severe late spring storm. The co-op members weathered the storm and the winter relatively well compared to their neighbours and were even able to donate fodder to stricken herders in the adjacent aimag. That was the winter of 1999/2000.

The next winter was not so kind to the herders of Galshar. After a summer of drought livestock were not fit to face the extreme cold and deep snow of Mongolia’s coldest winter in 60 years. By the end of December herders had lost 75% of their cows and horses. By Tsagaan Tsar (Mongolia’s New Year Festival) that number had climbed to 95 – 100% for most families. The painful losses showed in the repayment of Buyant Orgil Bulag’s nascent loan program. Herders who had borrowed money to start small businesses vowed in future to borrow money to send their children to university so that they might have a different life. The co-op increased the salaries of those herders charged with looking after the co-op herds by 30 – 80% to give them hope for the future and to offset the losses their private herds

suffered while caring for the co-ops’ animals. Struggling to help their members and neighbours, the co-op drew on past reserves and extended credit for food and essential supplies to everyone in need. Members returned the support by using every means at their disposal to repay their outstanding loans when the fortunes slowly began to turn around in summer.

The experience left everyone wary but more determined to work together. Herders were reluctant to start small businesses for fear that another disaster would destroy their already limited market. Instead they looked to the co-op to provide joint employment opportunities while they invested in the future by seeking higher education for their children.

The co-op swung into action. They built a new wholesale and retail outlet to service their own needs and those of neighbouring soums. They invested in a cable network in the aimag capital with the long term plan of bringing cable TV to Galshar to reduce the isolation and provide entertainment for the soum teenagers.

The co-op built a community centre that is a restaurant by day and karaoke club by night. The gaily striped umbrellas that adorn the restaurant’s two outdoor tables (for al fresco summer dining) offer a splash of colour rarely seen in soums.

In commemoration of International Women’s Day the co-op donated two knitting machines to begin a small knitting factory to employ the poorer women of the soum. Already producing 35 different products, the co-op has plans to train more women and expand the factory to provide needed winter employment.

The co-op also built a gas station in competition with the state owned service centre and reduced fuel prices by 10%. Renovations are under way to develop a bakery, a sausage making factory, a lemonade plant and a beauty salon. The soum looks brighter and livelier than it did two years ago.

The co-op has stirred a fundamental change in the way people do business in the soum. Previously there was no need for cash as goods were bought on credit and accounts settled annually



HERDER FAMILIES IN GALSHAR SOUM (TOWNSHIP) LOST MOST OR ALL OF THEIR ANIMALS TWO WINTERS AGO. THEIR CO-OP IS WORKING HARD TO MAKE MEMBERS LESS VULNERABLE TO NATURE’S DEADLY DROUGHTS AND RAVAGING WINTERS.

by trading raw animal materials. Now residents convert some of their animals to cash to meet their pent up demand for services. Mr. Dereela credits the emerging cash economy with the availability of new goods and services as businesses spring up to compete with the co-op. These and other spin off businesses require a cash economy, something that was barely apparent two years ago.

Galshar has been very successful in stimulating economic activity and encouraging the circulation of cash in the community. Now that more goods and services are available residents are converting some of their livestock to cash to take advantage of those goods and services

resulting in new jobs and the provision of even more goods and services.

Mr. Dereela also credits CCA with the change in atmosphere in Galshar. "We had the resources before but we were afraid to use them," he explains. "We experimented with CCA's loan and it was the catalyst that made us see the possibilities for taking charge of our own development." The cable company never fails to recognize the co-operative's support and its leadership, not just in the soum but also in the aimag. "Buyant Orgil Bulag Co-operative demonstrates what people can do if they work together," says Mr. Dereela. ■

CANADIAN CREDIT UNIONS SIGN ON TO MENTOR OVERSEAS VISITORS

They're coming. This November, fifteen managers and loans officers from credit unions in the developing world will spend two weeks in Canada sharing ideas and approaches with credit union women like themselves and learning the ins and outs of managing a loans program.

Giving Credit Where Credit is Due is the second in a series of annual training and exposure programs designed by the Canadian Co-operative Association (CCA) to provide women staff of financial co-operatives with a unique opportunity for professional development. CCA project officer Laurie Tennian says credit union managers and loans officers from across Canada are readily signing on to host and share their knowledge with the visitors.

"This is a wonderful opportunity for women in credit unions both here and abroad to again share their experiences for mutual benefit," says Ms. Tennian. "The first mentoring program worked for everyone involved. The overseas participants made strong friendships among themselves and with their Canadian hosts, and have adopted many of the ideas they gained while in Canada."

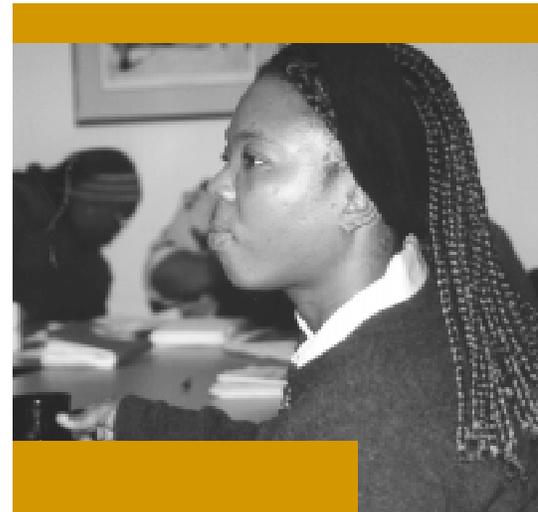
"Monica Aidoo (from Ghana) quickly became a much-treasured friend and family member," says Rose Voellmecke, who is the general manager of Muenster Credit Union in Muenster, Saskatchewan.

Valerie Parrott, marketing co-ordinator at Westoba Credit Union in Brandon, Manitoba hosted a credit union manager from the Philippines last March. "I think by seeing what kind of challenges these women encounter we can realize what we have here and how we can help them develop their system."

Before job shadowing Canadian women managers and loans officers, the overseas visitors will spend a week of training in Ottawa on Canada's credit union system and current lending practices. Sessions will cover the design and marketing of loan products, loan policy making, assessment of loans and borrowers, loan disbursement and supervision, and managing delinquencies.

"Canada's co-op and credit union sector is world renowned," says Jo-Anne Ferguson who heads up CCA's international development program. "Women credit union managers in Canada have a lot to share with their counterparts overseas," Ms Ferguson observed, "but I think we can learn as much from them."

The two, week-long placements are scheduled for Nov. 11-15 and Nov. 18-22. ■



MONICA AIDOO, MANAGER OF PROGRESSIVE WOMEN'S CREDIT UNION IN CAPE COAST, GHANA, WAS AMONG THE FIRST WAVE OF WOMEN CREDIT UNION PROFESSIONALS TO PARTAKE IN CCA'S ANNUAL CREDIT UNION TRAINING AND EXPOSURE PROGRAM HELD LAST MARCH.

Credit unions interested in hosting a woman credit union professional for a week's work placement should contact:

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275 Bank Street, Suite 400
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E-mail: laurie@coopscanada.coop

THE BAHAMAS: CREDIT UNIONS HELP

To acquire the trappings of the good life, many Bahamians go deeply into debt... the result is life-long servitude to the bank.

Three years ago, Graham Mickleborough moved to the Bahamas to manage a credit union development project on behalf of the Canadian Co-operative Association. Mr. Mickleborough is the first to admit that the Bahamas does not fit common perceptions of a country in need of development assistance—his previous development experience was on an assignment to Zimbabwe in Africa. Yet Mr. Mickleborough quickly discovered a dramatic, and growing need for the services that credit unions provide.

“In most developing countries one expects to find a very small number of wealthy people and masses of the poor. In a developed country the middle class is predominant. The Bahamas fits neither mould,” Mr. Mickleborough explains. “In the Bahamas there is an abundance of low paying jobs in tourism and lots of middle class jobs in banking. It also has the attraction of being a tax haven for the wealthy, yet there is stubborn poverty and unemployment... as a tour operator once told us, “the Bahamas has four distinct classes—the poor, the middle-class, the rich, and the filthy rich.”

It is the contrasts caused by these divisions that give rise to the frictions within society. Surrounded by the conspicuous consumption of tourists and resident tax



BEYOND THE GLITZ AND GLAMOUR OF BAHAMIAN WEALTH LIES A DISTURBING LAYER OF ‘STUBBORN POVERTY AND UNEMPLOYMENT.’

By Caribbean standards, the Bahamas banking industries have created an economic boom for its neighbours in the region.

Yet the Bahamas is not without its challenges. The dramatic contrasts that plague this island

evaders, many poor and middle class Bahamians strive for a lifestyle they cannot afford. For the middle class and the working poor, the result is a rapidly growing problem with personal debt. At its closest point, the Bahamas is just 70 kilometres from Florida. “Everyone knows about the good life in the U.S.,” says Mr. Mickleborough. “And almost everyone is in pursuit of the American dream—interpreted as easy wealth. If you can’t be wealthy, at least you can look wealthy.”

To acquire the trappings of the good life, many Bahamians go deeply into debt. There is no debt relief act or bankruptcy legislation, and unscrupulous banks continue to lend to people who are already burdened by unmanageable debt. For many people the result is life-long servitude to the bank.

“To make matters worse, Mr. Mickleborough says, “there is a system called the check-off that functions in the Bahamas. Any employed person can obtain goods or services for almost anything based on granting the retailer, or banker, permission to deduct from their pay at source.” Mr. Mickleborough has encountered hundreds of cases where the majority of the paycheque disappears before the worker ever sees it. In some cases 95 or even 100 per cent of the money is already gone. One tragic aspect of this phenomenon is a growing number of people reaching retirement age with few savings and a massive debt load. Under Bahamian law, banks can hound such people to the grave.

There is another troubling social phenomenon in the Bahamas. Because of its proximity to the U.S., the Bahamas is a popular trans-shipment point for illegal drugs. For those Bahamians forced to the wall by personal debt, or the many unemployed young men who loiter their days away in parks and public places, there is the ever-present lure of fast, and dangerous, drug money.

All this has created some serious social pressures. There is a high level of domestic violence—approximately 1/3 of the murders in the Bahamas are domestic. Add to this the inevitable violence associated with the drug trade and the Bahamas has one of the highest murder rates in the world.

TO BRIDGE THE ECONOMIC DIVIDE

s a success story. Thriving tourism and
conomy that is the envy of its struggling
enges, created in no small measure by
sland paradise.

The Bahamian credit union system is still small with just four per cent of the domestic financial services market, yet the potential clearly exists to address some of the problems that plague the Bahamas. The CCA project, funded by the Inter-American Bank, was designed to help the system fulfil some of that potential.

On the one hand, it set out to strengthen the Bahamas Co-operative League, which is the apex organization for the system. One development was the creation of a central finance facility, to improve the performance of credit union investments. Assistance in this undertaking was provided by Credit Union Central of Nova Scotia. Key players were Bernie O'Neil and Sharon Butterfield. Bob Gammack, a former employee of Credit Union Central of Saskatchewan also volunteered time to assist with this initiative. The project also set out to create an in-system regulator which is monitoring credit unions, and has established improved management practices and common financial statements for credit unions. This element drew heavily on expertise and resources from the Credit Union Deposit Guarantee Corporation of Saskatchewan, both for expertise and for critical software.

To improve market share, Bahamian credit unions need visibility. This time Manitoba credit unions were called on to help improve marketing, Christina Semaniuk of Cambrian Credit Union taking the lead. To improve management information systems Mr. Mickleborough again called on Credit Union Central of Saskatchewan, with Bev Maxim providing most of the expertise.

At the personal level, the project established a debt and family budgeting counselling service to help members deal with personal debt issues. In an effort to avoid these problems with younger members, youth credit unions have been established to promote thrift and responsible borrowing. To help credit unions avoid the overzealous lending practices of their competitors the project helped to develop a model lending policy to ensure prudent and ethical lending practices. Among the improvements was a policy for small and medium enterprise lending designed to help small businesses grow.

Graham Mickleborough left the Bahamas to return to Saskatchewan this spring. The project was over and the funds expended, but the work in the Bahamas is just beginning. Graham left with considerable optimism that he and the other Canadian co-operants had helped to set a course that would allow the system to develop, building on sound business practices, ethical lending, and concern for members.

“My role was that of a facilitator. All this Canadian programming and expertise was never just installed in the Bahamas on a wholesale basis—rather it was customized to fit the circumstances on the ground,” he said. ■



TO BREAK THE CYCLE OF PERSONAL INDEBTEDNESS, YOUTH CREDIT UNIONS ARE PROMOTING THRIFT AND RESPONSIBLE BORROWING.

INTERNS ON THEIR WAY



CCA'S 2002 INTERNS ARE TAKING UP THEIR 6-MONTH POSTS WITH CO-OP AND CREDIT UNION PARTNERS AROUND THE WORLD. THIS YEAR THE NINE INTERNS WILL WORK IN KENYA, GHANA, UGANDA, SOUTH AFRICA, THE PHILIPPINES, AND INDONESIA. THE YOUTH EXPERIENCE INTERNATIONAL PROGRAM IS FUNDED BY THE CANADIAN INTERNATIONAL DEVELOPMENT AGENCY.

WHAT A DIFFERENCE A DAY MAKES



**The Charity of Choice for
Canadian Co-operators**

A day—just twenty four short hours, one of 365 in a year. An insignificant amount of time in the grand scheme of things yet more than enough time to completely change the course of a life. Not a day full of momentous events, but an ordinary day at the board table, making decisions and helping to guide a co-operative or credit union.

For many co-op or credit union directors, dozens of days each year are spent in meetings. Those meetings are important—they represent the best of democratic decision making. But what if every co-op or credit union director in Canada used just one of those days each year to permanently alter the course of a life on the other

side of the world? What if once each year every co-op or credit union director in Canada donated their per diem to the Co-operative Development Foundation of Canada?

Marilyn McKee is one of those busy co-operative directors. An active partner in a family farm, she still finds time to serve on the board of her local co-operative in Saskatchewan, and on the board of Federated Co-operatives. Last year she visited Indonesia on a CCA study mission, and she saw just how far one of her per diems would go to change the life of a woman named Partinah. Here is Partinah's story in Marilyn's own words.

CDF uses your donations to support the international development program of the Canadian Co-operative Association. CDF is looking to co-operative and credit union directors across Canada to pledge a day's per diem to help build co-operatives and stronger communities around the world. Contact us today at the numbers listed on the back page of Digest.

Regular income was not a part of Partinah's life. Odd farm labour jobs that pay very few rupiah were not enough to provide for the basics like her children's education, family health care and other comforts that we as Canadians take for granted.

Then the Canadian Co-operative Association came into the picture. Indonesian and Canadian co-operatives in partnership with the Canadian International Development Agency are providing financial and technical aid that is building and strengthening co-ops and credit unions in Indonesia. In 1999 a group of local farmers in Klowok established a credit union. A woman in this village offered part of her home for the credit union office. It is still there today—just down the street.

Now, does the formation of that credit union not sound like something that may have happened in Saskatchewan 80 years ago? Farmers meet a need through co-operation.

Would a \$7 loan from your credit union make a life changing difference to you? Well it did for Partinah!

There are now 153 members at the Klowok Credit Union and Partinah is one of 13 female members. Partinah's plan was to start her own cracker business, and with that small \$7 loan from her credit union she was able to purchase the equipment necessary to produce cassava crackers. The one-year loan was made on a simple hand shake. Partinah was so determined and successful in her new business venture that she was able to pay back her loan in just four months.

Partinah's crackers are sold to city markets and her business is generating regular income for the family. Now the children go to school, the family has a milk cow and Partinah is so very proud to be a contributor to her family and her village. Partinah is an excellent role model for other villagers.

*All of this would not have been possible without the support of CDF. **We can all make a difference** to someone like Partinah by making a contribution to CDF. Every dollar that you give to CDF leverages three more dollars from CIDA. Your \$100 contribution becomes \$400. That is equivalent to 57 more loans of \$7. And all it took was a small contribution to CDF.*

For us, it is simply one day's per diem. For Partinah, it is a livelihood.

Marilyn McKee
Director, Federated Co-operatives Limited
Chair, Saskatchewan Co-op Council



ON A RECENT CCA BOARD STUDY MISSION TO INDONESIA, MARILYN MCKEE (LEFT) LEARNED HOW TO MAKE CASSAVA CRACKERS FROM PARTINAH WHO BEGAN HER SUCCESSFUL BUSINESS WITH A \$7-LOAN, BORROWED ON A HANDSHAKE FROM HER CREDIT UNION.



CANADIANS SHARE INSIGHTS AS CHINESE CO-OPS CHANGE

Co-operators in Saskatchewan and Ontario are rolling out the welcome mat this fall for a group of Chinese policy makers who want to learn how Canadian co-operatives help their farmer members stay competitive. For the 900 million Chinese who live on household farms and who have little knowledge of farming in a market economy, staying competitive is a high-stakes proposition.

“China’s agriculture is undergoing tremendous change,” says prairie farmer and retired CCA president Bill Turner. “The move to individual family-based farming in the late 1970s helped China move to a position of surplus in staple food production. The next stage of growth is to produce higher quality, specialized and processed products for specific markets and to transfer technology to farmers to achieve this goal. This is critical now that China has entered the World Trade Organization.”

Mr. Turner, who recently visited hog and fruit co-operatives in China says this second wave of reform will have a profound impact on the structure of farming and the makeup of China’s rural landscape. Ever larger, integrated farm operations and increased competition from foreign producers threaten to squeeze millions of individual household farmers off the land. In the face of the changing farm economy, China’s extensive agricultural co-op sector hopes to carve out a stronger position for its farmer members.

Hosted by the Canadian Co-operative Association, the two study tours are part of a larger policy initiative to help establish new rules governing co-operatives in rural China. Its partner in this project is the All China Federation of Supply and Marketing Cooperatives (ACFSMC), a governmental agency which represents some 180 million members of China’s 28,000 local supply and marketing co-operatives. In a move to achieve economies of scale in a marketplace heavily influenced by larger-scale operations and transnational corporations, the ACFSMC has formed over 17,000 specialized co-operatives in particular products and commodities.

“The Federation is seeking ways to make these newer specialized co-operatives more farmer-owned and controlled,” says CCA communications

officer David Shanks. “They also want farmer co-ops to operate more independently and assume responsibility for profit and losses within China’s emerging market economy. How to get there from here is the bigger question facing ACFSMC policy makers.” He says seeing first hand how Canadian co-ops like Gay Lea Foods and Federated Co-operatives Limited are moving farmers up the value chain, opening up new markets and developing new products they could never achieve on their own will be instructive for the ten visiting policymakers.

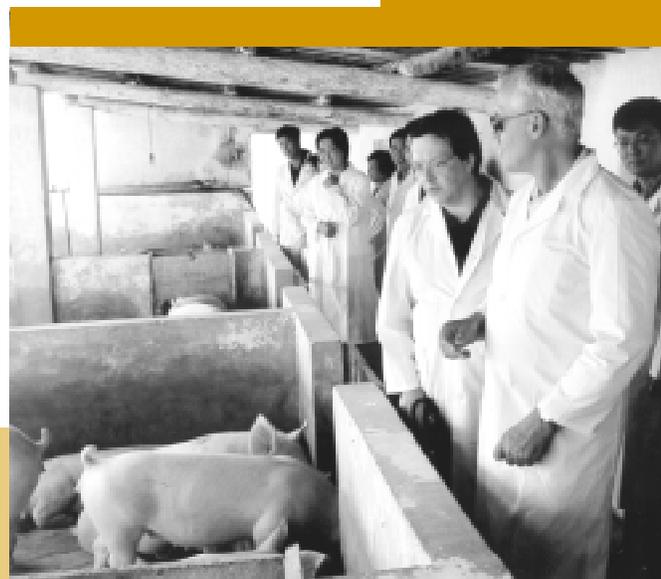
In November a second group of co-op managers will conduct a similar study tour focusing more on operational aspects of farmer co-operatives.

Reforming China’s rural co-operatives is challenging, says Bill Turner. “The lack of a legal environment for co-ops, the necessity of organizing farmers so they can benefit from reform, the challenge of raising capital for farmer-owned enterprises, the desire to get things done quickly, and the need to develop human resources remain.”

He and other co-op watchers acknowledge that farmers are vulnerable in the world’s largest emerging market economy and that the timing is right for reforming China’s co-operative sector. “Now is the best time to develop co-ops in China,” says Mr. Zhang Xiaoshan, Director of the Chinese Academy of Social Sciences’ Institute of Rural Development. “Co-ops are a way to unite weak groups, to give them a greater position in the market and to share in value-added.”

The one-year project is funded by the Canadian International Development Agency and administered by the Conference Board of Canada. The tours take place from September 28 to October 11 and from November 2 to 15. ■

In the face of the changing farm economy, China’s extensive agricultural co-op sector hopes to carve out a stronger position for its farmer members.



FORMER CCA PRESIDENT BILL TURNER (RIGHT) AND BRETT FAIRBAIRN, DIRECTOR OF THE CENTRE FOR THE STUDY OF CO-OPERATIVES, UNIVERSITY OF SASKATCHEWAN (LEFT) VISITED A HOG OPERATION IN HEBEI PROVINCE THIS SUMMER. THE LUANNAN COUNTY PIG RAISING SPECIALIZED CO-OPERATIVE IS ONE OF CHINA’S NEW BREED OF FARMER CO-OPERATIVES DESIGNED TO GIVE MEMBERS A COMPETITIVE EDGE IN THE COUNTRY’S GROWING MARKET ECONOMY.

MICRO-INSURANCE FOR MACRO BENEFITS

To be poor is to be vulnerable to misfortune. A week's wages lost to ill health would cause hardship for anyone, but for people who eke out a living on a day-to-day basis, it can spell disaster. It could mean eviction or hunger without even factoring in the costs of medical treatment.

Insurance products and services were once thought to be an extravagance for many people living in developing countries like the Philippines. Private insurance companies tend to market to wealthy or middle class segments of society. Government programs, where they exist, are too often inefficient or lack sufficient reach to serve those who need insurance the most. Products designed for professionals and business owners are not well suited to farmers, market venders or women at the village level.

In recent years CCA, and other like-minded organizations have been exploring ways to better deliver insurance to lower-income groups. In many countries, there are long-standing traditional practices of sharing risk by pooling funds for community members who experience unexpected hardships, illness, or sudden death.

Micro-insurance is a modern response to these needs: voluntary and contributory schemes among groups in poor communities to pool risk and enable low-income members to meet unpredictable burdens of out-of-pocket expenses, typically for hospital or funeral expenses.

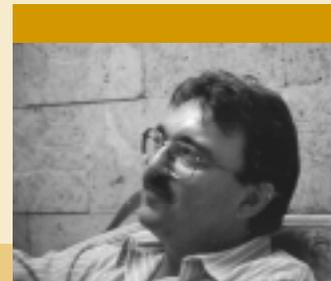
CCA has been working for several years with a network of co-operatives in the Philippines through a CIDA-funded project, *Socio-Economic Development Through Co-operatives in the Philippines*. The project has helped to build the capacity of a co-operative insurer, CLIMBS—The Co-operative Life Insurance Mutual Benefit Society—to service the small-scale insurance market through local-level co-operatives. Many of these co-ops are based in poor areas, with members who in the past have lacked access to affordable insurance.

CCA is now building on the technical expertise it has honed over years of working with CLIMBS. It is beginning to work with other NGO-based microfinance institutions in support of their work to develop co-operative insurance units or "mutual benefits associations." While co-ops and NGOs have the necessary marketing and management capacity, they lack much of the technical expertise to move into the field of micro-insurance. CCA has stepped in to fill this gap.

John Wipf, a former employee of The Co-operators in Regina, has been working for CCA in the Philippines for five years. Trained in actuarial sciences, John has implemented new co-operative insurance products and systems that have enabled CLIMBS to grow by 30 – 35% per year. "We've been able to achieve a lot in a short time," says John. "I've met poor families who have reduced their vulnerability considerably through life insurance, and market venders whose access to loan protection insurance has saved their businesses while others have failed. There is now a tremendous potential to leverage products, tools and lessons learned by disseminating these to the other co-ops and NGOs working in micro-insurance."

"The kind of work that John is doing in the Philippines is leading edge," adds Ottawa-based program manager Chris Johnston. "There are very few actuaries in the Philippines, so Canadian technical assistance has been put to good use."

"We know from our work in the Philippines and other countries that there is an enormous need for micro-insurance," says Mr. Johnston. "CCA will continue to tap Canadian technical assistance in this area and apply it to its international program." ■



FORMER CO-OPERATORS ACTUARY JOHN WIPF HAS BEEN WORKING FOR CCA IN THE PHILIPPINES FOR FIVE YEARS. "WE'VE BEEN ABLE TO ACHIEVE A LOT IN A SHORT TIME."



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PROMOTING THE GROWTH & DEVELOPMENT OF CO-OPERATIVES

