

# INTERNATIONAL DEVELOPMENT DIGEST

WINTER 2003

CANADIAN CO-OPERATIVE ASSOCIATION



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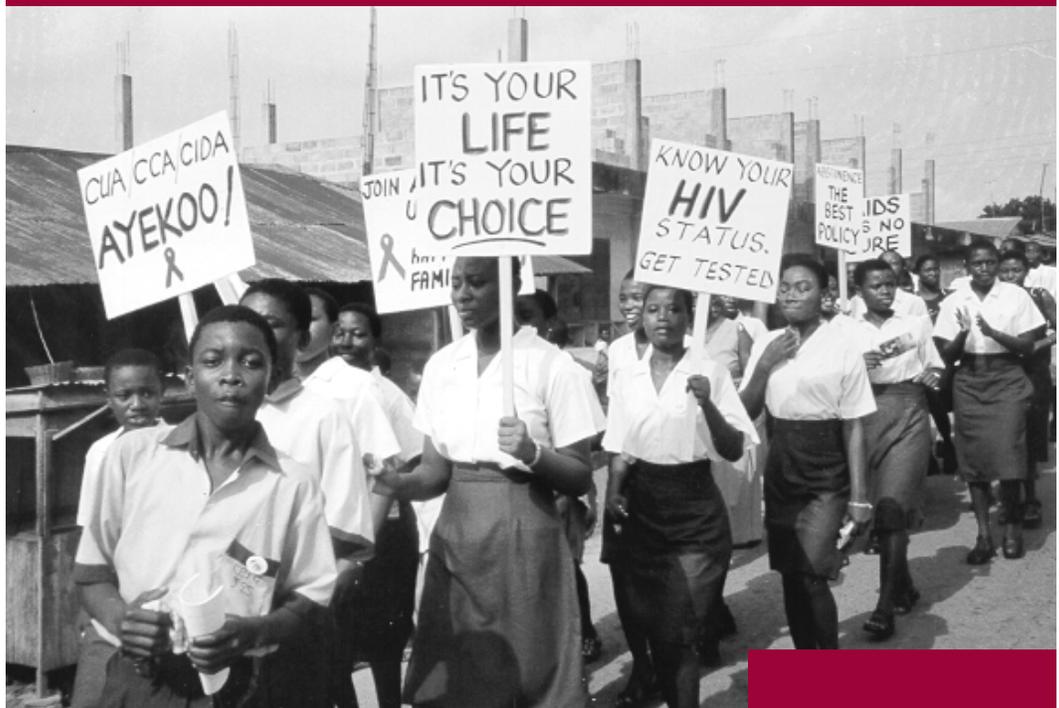
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## CCA ON THE WEB

Over the past several months CCA's website has undergone a thorough makeover. Visit the international pages and let us know what you think of our new look. We have just posted a new set of international development links and will soon post a new set of project profiles. Check it out at [www.coopscanada.coop](http://www.coopscanada.coop).

## GHANA: CREDIT UNIONS JOIN THE FIGHT AGAINST HIV/AIDS



STUDENTS PARADE THEIR MESSAGES ON WORLD AIDS DAY 2002 IN THE TOWN OF NEW TAFO AKIM, EASTERN GHANA.

She stood at the microphone, young and nervous, but the words she delivered brought a hush to the boisterous crowd of more than 300 people.

"I am HIV positive."

It is hard to imagine a phrase that carries a greater burden of dread and uncertainty. Yet the impact of the words was all the more remarkable for the context in which they were delivered.

It was December 1, 2002 —World AIDS Day— and the crowd gathered in the town of New Tafo Akim in Eastern Ghana was there to rally against the epidemic that is wreaking such devastation on Sub-Saharan Africa. On this day, gatherings around the globe emphasized the need to fight the fear, shame and ignorance that surround the lives of people living with HIV/AIDS in Ghana and around the world. After a day of parades and speeches it was a measure of the stigma that still clings to the disease that this lone woman, introduced as Tina, was the only one to declare her personal battle. As she stepped away from the microphone after describing the discrimination and heartbreak that HIV positive people suffer every day, the crowd began to buzz, while some brushed away tears.

*(continued page 2)*



*Ghanaians understand that it will take the combined efforts of many groups in society to defeat the disease.*

## ...THE FIGHT AGAINST HIV/AIDS (FROM PAGE 1)

“She looks so normal... you mean that is what AIDS looks like?”... “I wish I could touch her and show her my support.”

Tina’s brief speech may have been the emotional focal point for the gathering in New Tafo Akim, but it is just one of many dramatic and courageous moments that are taking place all over Ghana. The rally was part of an effort by the credit union system in Ghana to create awareness about HIV/AIDS among credit union members and others. With funding and technical support from the Canadian Co-operative Association and the Canadian International Development Agency, the Credit Union Association of Ghana (CUA) has thrown itself into the fight against HIV/AIDS. It is using its considerable reach—240 credit unions with more than 110,000 members—to spread the word to every corner of the country. The project is raising awareness and practical knowledge about HIV/AIDS and increasing the perception of self-risk among credit union members, their families, and others in the community. Ultimately, the project is attempting to change sexual behaviour. A special target group is school-aged youth who are members of credit union youth savings clubs.

CUA has enlisted some influential help in this effort. The keynote speaker at the World AIDS Day event was the District Chief Executive who urged the audience to imagine themselves in the position of an AIDS sufferer, shunned by family and friends and forced to face death alone. Aba Smith, chair of the CUA Board, spoke about the efforts of the credit union system to educate women and youth in AIDS prevention. The event was chaired by the Chief of Tafo, an important local traditional leader.

In many respects, Ghana is in a unique position among the countries of sub-Saharan Africa.



STUDENTS IN BOMPEH WATCH WITH RAPT ATTENTION A TV CLIP ABOUT SEXUALLY TRANSMITTED DISEASES .

With 250 new infections per day, and an overall infection rate of 3.6 per cent the situation is serious. Yet compared to neighbouring Cote d’Ivoire, with an infection rate of 10.8 per cent, or Botswana where 38.8 per cent of the population is HIV positive, there is still real hope for slowing the spread of the pandemic in Ghana. Over the past few years, led by a strong government commitment, Ghanaian society, including international agencies, local organizations, and community groups has made the battle against HIV a national priority. After witnessing the devastation that AIDS is wreaking on other parts of Africa, Ghanaians understand that it will take the combined efforts of many groups in society to defeat the disease.

In the cities, at least, the message is everywhere—on billboards, bumper stickers, and in televised commercials. “Stop AIDS, Love Life! If it’s not ON, it’s not IN! It’s YOUR life, YOUR Choice!” It is more difficult, however, to reach people in the remote towns and villages where the majority of Ghanaians still live. In many instances, local credit unions are the only accessible financial institutions in rural areas of Ghana. As a result, their services are very well respected and appreciated.

Having the potential to reach people and actually reaching them are two different things. One of the enduring obstacles to effectively disseminating information is being able to gather a receptive audience. “We are capitalizing on our ability to present vital life-saving information to



AIDS EDUCATOR ADDRESSING VOCATIONAL SCHOOL STUDENTS IN GHANA'S UPPER WEST REGION.

already assembled, attentive groups through the forum of Credit Union monthly or annual general meetings,” says Emmanuel Darko, General Manager of the Credit Union Association. By the end of 2003, he says, at least one awareness session will have been delivered at each of the 240 credit unions in the country. The project involves public health professionals as regional coordinators and incorporates the participation of credit union members themselves as members of regional volunteer HIV/AIDS committees.

K.A. Yeboah, a respected Ghanaian AIDS educator, is the national coordinator for the credit union program. With input from a committee of leaders and staff, he has designed a program to help members understand that AIDS is real and that they are facing very real risks. The content focuses on the basics of HIV/AIDS: how the disease is transmitted, the threat of healthy carriers, signs and symptoms, and prevention and intervention. According to Mr. Yeboah, perhaps the most important element involves sensitizing community members to the needs and concerns of people living with HIV/AIDS.

As in most parts of the world, stigma and discrimination surround the disease in Sub-Saharan Africa. Because of the fear of discrimination, Ghanaians are reluctant to be tested. For those few that are, HIV-positive results are rarely revealed, even to friends and family. CUA’s program places a large emphasis on encouraging and motivating members to go for “Voluntary Counselling and Testing” to determine their status and act responsibly—an ominous task considering that antiretroviral drugs and mother-to-child transmission prevention treatments are not widely accessible in Ghana.

Nina Arvanitidis is a CCA intern working with Mr. Yeboah on the HIV/AIDS project. A dedicated volunteer on AIDS issues in Canada, Nina has been quietly observing the challenges to HIV/AIDS education in Ghana. The stigma is just one of the cultural obstacles.

Extramarital relationships are common in Ghana, she says, and in some regions men have multiple wives. However, she adds, younger men—in their 20s and 30s—are starting to put some value into the concept of monogamy.

Because of this, Nina says, “the ‘ABCs’ of HIV prevention can sometimes have a different interpretation here. For example: ‘Abstain’ is often interpreted as abstain from sexual affairs outside of your primary relationship. ‘Be faithful’ can be interpreted as don’t seek out any *additional* extramarital affairs. ‘Using a condom’ has been accepted by some men as a good strategy only when casual sex is being pursued outside of defined ‘faithful relationships.’ Ghanaians have



DISTRIBUTING LEAFLETS AT CREDIT UNION MEETING IN GHANA'S WESTERN REGION.

added a ‘D’ to the list—Don’t share unsterilized sharp objects.”

Besides a less than enthusiastic attitude shared by men and women alike in Ghana, there are other impediments to condom use—often considered the first line of defense against the spread of HIV. The church has considerable influence in Ghana, and has chosen to advocate strongly for the practice of abstinence rather than condone the use of condoms. In addition, they are relatively costly when income levels are taken into consideration, and even though they are widely available, too often the people selling condoms are not above harassing and embarrassing nervous purchasers. As a result, the issue of condom use is approached very carefully and strategically during the education sessions.

Nina says there are some other factors that make AIDS education in Africa very different from her experiences in Canada. The taboo against homosexuality in Ghana is so powerful that Gay men are not ever mentioned among the high-risk groups. Intravenous drug use, the most prevalent mode of transmission in many industrialized countries, is rarely mentioned in Ghana because this form of drug use is rare. Rather, the people identified as being most at risk are highly mobile workers such as truck drivers and commercial sex workers. Young people and women are also at risk. The disease is predominantly transmitted through sex, and women are twice as likely to contract HIV as are men.

Ghana is facing a potentially deadly crisis as the AIDS virus spreads—yet there are also good reasons for hope. Diverse groups have mobilized against the disease. Ghanaian credit unions, led by a responsible and organized national association, and with critical support from Canada, are doing their part. ■

*“We are capitalizing on our ability to present vital life-saving information to an already assembled, attentive audience...”*  
— Emmanuel Darko



## NICARAGUA:

# CO-OP HELPS INDIGENOUS FISHERMEN LOOK BEYOND TROUBLED WATERS

*“In the end, the price of lobster is unimaginably high for these young men.”*

*– Jonathan Wells*

In the remote northern village of Krukira, perched along Nicaragua’s rugged Caribbean coast, a fledgling band of fishermen still believe in miracles. Aided by the Canadian Co-operative Association and its partner in the region, Central Cooperativa de Servicios Agropecuarios (CECOOPSA), they are members of the Krukira Fishermen’s Community Co-operative and they are trying to break the cycle of despair that grips the predominantly Miskito and Creole residents of two fishing villages, Krukira and Tuapi.

For the young men who are lured each year to this region’s \$40-million-dollar lobster export industry, the co-op’s efforts could well be their only means of escaping the fate that awaits nearly everyone who dives these dangerous waters. “Poorly trained, badly equipped and completely unsupervised, many divers are being pushed well beyond international norms by profit-driven boat captains and exporters,” says nautical safety expert Robert Izdepski.

Lacking depth or pressure gauges, divers are encouraged to work from sun up to sun down, he says, typically going through eight to twelve tanks of oxygen a day, far exceeding the limits of safe diving. Hoping to harvest as much lobster as possible they dive too deep for too long and then surface too fast, suffering bouts of decompression sickness, or “the bends.”

Drawn to the money, and the promise of attaining “manhood” through diving, the outcome for each new diver is almost certain. Experts estimate that 30 per cent of all divers suffer a traumatic accident or die within their first five years on the job. A recent World Bank report on Nicaragua’s Miskito divers says close to

100 percent of divers show symptoms of neurological damage from rapid decompression.

“In the end, the price of lobster is unimaginably high for these young men,” says CCA program officer Jonathan Wells. “For the severely disabled divers no longer able to work in the industry, the loss of income can be devastating. There are virtually no social support systems available. Many of them return to their home villages and just lie there and wait to die.”

While the consequences of diving are well known to the local people, there is no shortage of new recruits. “They know the risks but they have no choice. What else can they do?” says Mr. Wells. “The largest city in the region, Puerto Cabezas, has over 50 percent unemployment. There’s no industry, aside from the lobster industry and there is almost no economic activity. Most of the money that comes in is from remittances.”

The people of the Caribbean Coast are culturally distinct from Nicaragua’s Mestizo majority. And they are also far poorer. The region’s health and economic indicators place it on par with Haiti, the poorest country in the Western hemisphere. Working mostly without contracts, the men of “Miskitia” find the prospect of earning up to \$3 per pound of catch diving for lobster irresistible.

Co-op leader Ralph Washington says despite the government’s recent decision to impose a two-month lobster moratorium while health officials assess the situation, the members of Krukira Fishermen Community Co-op are wary of more empty promises by foreigners and government officials. They’ve heard it all before. A mood of hopelessness and despair has long taken root in these remote villages.

In the face of such difficult conditions, Mr. Wells has found a remarkable spirit of independence and self-reliance among the fishermen and their families, and a tremendous potential for co-operative development.

There is an openness to connect with CCA and CECOOPSA because they are willing to work along side them to find solutions. “CCA is the first organization to partner directly with co-operatives in Miskitia,” says Mr. Washington.



FISHERMEN IN KRUKIRA AND TUAPI SAY NEW BOATS AND BETTER FISHING PRACTICES ARE KEY TO OPENING UP A SUSTAINABLE GROUND FISHERY ALONG NICARAGUA’S ATLANTIC COASTAL WATERS.

“People come to study us and then they disappear. CCA is working with us right here in the villages. So there is hope.”

The Nicaragua Atlantic Coast Development Assistance Program (NACDAP) is a three-year, multi-pronged strategy at work in three indigenous communities in Nicaragua. In Krukira and Tuapi the objective is to provide relief to injured divers and to develop alternative means of income for others. “Our goal is to help the co-operative develop locally controlled, economically sound and environmentally sustainable industries,” says Mr. Wells, “to be a kind of bridge between small-scale, artisanal fishing and the development of a profitable, local enterprise.”

A new building constructed with local funds will house CCA-financed rehabilitation equipment where training for physiotherapy and basic counselling will be conducted, services that are urgently needed to treat depression and restore a sense of dignity to disabled divers.

Though the soil of Krukira and Tuapi is sandy and unsuitable to intensive crop cultivation, an extensive system of ravines and riverbeds runs through the communities. These have been traditionally used for the cultivation of small garden plots. CCA will provide financial and technical assistance to enable the local Fisherman’s Co-operative to expand and improve this practice, providing many of the former divers with food and a means of earning income in the local markets.

Mr. Wells says the most important long-term aim of the project is to challenge and undermine the conditions that compel people to become involved in the industry in the first place. Puerto Cabezas is just one of three communities being targeted in a concerted effort by CCA and CECOOPSA to help establish a sustainable and democratically controlled fishery on Nicaragua’s Caribbean coast. “The long-term goal is to establish a responsible fishery. The group best able to do this is the artisan fisherman, not the industrial fishers who have such a large capacity for harvesting.”

CCA will provide local fisherman’s co-operatives with boats and the facilities to properly clean and preserve their catch of such ground fish such as grouper, snapper, sea bass and snook. CECOOPSA will assist them with marketing and provide an outlet to sell their products locally and beyond. Training in sustainable fishing practices is under way. The hope is that this project will lay the groundwork for a regional network of democratically-controlled marketing and producer co-operatives primarily engaged in sustainable fisheries.



CCA AMERICAS REGION MANAGER OSCAR BROWN POSES IN FRONT OF THE ONLY DECOMPRESSION CHAMBER CURRENTLY AVAILABLE TO COASTAL LOBSTER DIVERS (LOCATED IN THE REGIONAL CAPITAL CITY, PUERTO CABEZAS).

The road to change begins at the co-op itself. Co-op directors and committee members will receive governance training to help bolster their capacity to represent and provide meaningful services to members. “The co-operatives in the region are still small and they face many obstacles,” says Mr. Wells.

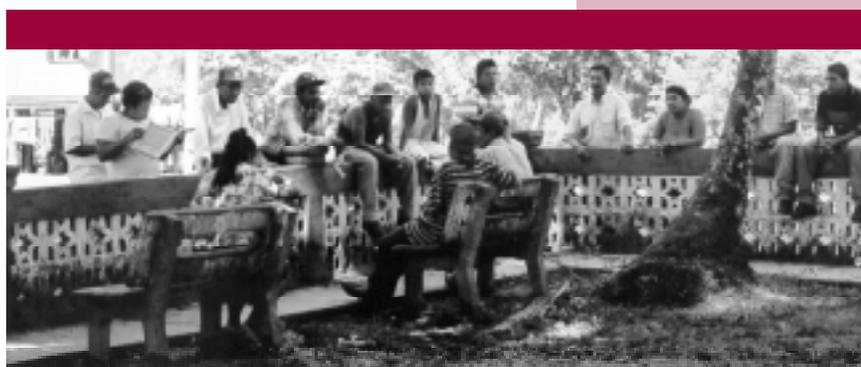
To succeed, the co-operative must forge strong networks among parties that have long been battered by mistrust and failed past promises. NACDAP project advisor Claudia Gallo says bringing the Ministry of Labour, the Municipal Hospital, Krukira and Tuapi Co-ops, and the Fisherman’s Union together will be no easy task.

Added to this is a lack of transparency in governance and entrenched industry and local political interests. “In spite of these challenges, Nicaragua’s Caribbean coast is an area of unrealized potential,” says Mr. Wells, “one with abundant natural and human resources and promising local and regional markets. In Bluefields, one of the other project sites, buyers are already lined up for their product.”

“We can only make a limited impact initially, but these groups have a great deal of potential because the development of a viable, sustainable fishery exists. The hope is that one day it won’t matter if Puerto Cabezas’ only decompression chamber falls into disrepair. Because there won’t be any need for it.” ■

*The most important long-term aim if the project is to challenge and undermine the conditions that compel people to become involved in the industry in the first place.*

MEMBERS OF THE KRUKIRA FISHERMEN’S COMMUNITY CO-OPERATIVE MEET IN A LOCAL PARK TO CHART A COURSE THROUGH TROUBLED WATERS.





# OPPORTUNITIES—TAKE THEM OR LEAVE THEM

BY LINDA PROULX

*“My role in the mentoring program was to ensure that Marcena returned home with as much knowledge as I could provide.”  
— Linda Proulx*

We are all faced with challenges and opportunities in our lives, some of us ignore them and others accept them. I recently accepted an opportunity that presented itself. It was a wonderful and satisfying experience that I would like to share with you.

Each year the Canadian Co-operative Association (CCA) promotes international co-operative development through various programs. One such program provides the opportunity for Canadian women in credit unions to host/mentor women from credit unions overseas. The sponsor has the choice to billet these women in their homes or to arrange accommodations in a hotel. This year there were 17 women in total, from the Philippines, Nepal, South Africa, Ghana, Grenada and Jamaica.

I decided to contact the CCA this year and let them know of my interest as a sponsor. Once accepted as a sponsor/mentor I was provided with a profile of my overseas guest. The CCA looked after all of the travel details and told us about what the individuals wanted to learn during their visits. I chose to mentor and billet a lady named Marcena Price from Grenada. Marcena was interested in gaining more knowledge in areas of financial planning, loan assessment systems and procedures, small business loans and development, improving loan product design, costing and marketing, and merger information. It seems as though Marcena’s requests fit perfectly with Hy-line/Decibel Credit Union. I have managed a branch of Decibel Credit Union for the past eight years. Decibel Credit Union recently entered into a merger with Hy-Line Credit Union. The new entity is now named Vantis Credit Union.

My role in the mentoring program was to ensure that Marcena returned home with as much knowledge as I could provide. Marcena and I spent the first two-and-a-half days going over products, policies and procedures. We even did some role playing, taking loan applications on each other. The remainder of the week was hectic. I arranged for Marcena to meet with our people in the commercial area, the collection department, wealth management, business development, marketing, and the call centre. To finish off the work part of the week, Marcena had the opportunity to sit in with Jim Jackson, the former General Manager of Decibel Credit Union and Don Pavelick, the CEO of Hyline Credit Union and now the CEO of Vantis Credit Union. It was a very beneficial week for Marcena.



GRENADA PUBLIC SERVICE CO-OPERATIVE CREDIT UNION LOANS OFFICER MARCENA PRICE (LEFT) SAYS SHE ENJOYED LEARNING ABOUT LOANS MANAGEMENT AND EXPERIENCING CANADIAN CULTURE DURING HER WEEK-LONG VISIT TO VANTIS CREDIT UNION, HOSTED BY BRANCH MANAGER LINDA PROULX (RIGHT).

All work and no play? Not a chance! Marcena visited Credit Union Central of Manitoba, CUIS Insurance, The Forks Market, Polo Park Shopping Center, Branigans, Chamberlyns, Charleswood Curling Club, and the Fort Rouge Curling Club, where she was given a short lesson in curling (and yes, she did throw a rock). She also had the opportunity to see the downtown lights and the Christmas tree at City Hall. On her last night in Winnipeg, Marcena also caught some of our deer population in action and one actually posed for her—what wonderful memories to take back home to Grenada!

I loved opening the doors to my home and sharing in the experience with Marcena. I would encourage anyone who has the opportunity to host someone from another country to do so. It will be the most wonderful and satisfying experience you could imagine. We became friends quickly through talking, laughing and crying together. My hat goes off to all of the women who travelled halfway across the world, to all of the hosts and to the CCA. I hope your experiences were as great as mine.

Thanks again to everyone who gave Marcena memories and mementos to take home with her. I would like to personally thank the following staff: Don Pavelick, Jim Jackson, Andrew McGrath, Pat Harder, Susan Iwanski, Shannon Slipetz and Henley Cunningham.

*Linda Proulx is the branch manager of Vantis Credit Union, Winnipeg, MB. ■*

# GIVING CREDIT WHERE CREDIT IS DUE

## CANADIAN CREDIT UNIONS REACH OUT TO OVERSEAS VISITORS & CCA WOMEN'S MENTORING PROGRAM

The Canadian Co-operative Association (CCA) would like to thank the staff and elected officials of 52 credit unions listed below for sharing their time and knowledge with overseas credit union managers and loans officers who participated in the two Women and Credit Mentoring Programs held last year. Together, they contributed 416 days of in-kind time hosting 32 visitors from Africa, Asia and the Americas, making lasting impressions on the hearts and minds of each participant, memories that will last a lifetime. Thank you for your assistance! ■



THE 17 MEMBERS OF CCA'S WOMEN AND CREDIT MENTORING CLASS OF FALL 2002 POSE FOR A PICTURE BEFORE RETURNING TO THEIR HOME COUNTRIES.

ACE Credit Union, Regina, SK • Advantage Credit Union, Melfort, SK • Apex Credit Union, Calgary, AB • Astra Credit Union, Winnipeg, MB • Bayview Credit Union, Sussex and Saint John branches, NB • Bergengren Credit Union, Antigonish, NS • Biggar & District Credit Union, Biggar, SK • Border Credit Union, Lloydminster, AB • Capital Credit Union, Fredericton, NB • Carleton Pioneer Credit Union, Woodstock, NB • CCEC Credit Union, Vancouver, BC • Credit Union Atlantic, Halifax, NS • Comox Valley Credit Union, Comox, BC • Cypress Credit Union, Maple Creek, SK • Decibel Credit Union, Winnipeg, MB • Emergency Services Credit Union, Edmonton, AB • Envision Financial, Delta, BC • Estevan Credit Union, Estevan, SK • Evangeline Credit Union, Wellington, PEI • First Calgary Savings Credit Union, Calgary, AB • 1<sup>st</sup> Choice Savings Credit Union, Lethbridge, AB • Gimli Credit Union, Gimli, MB • Goodsoil Credit Union, Goodsoil, SK • Heritage Credit Union, Halifax, NS • Island Savings Credit Union, Comox, BC • LaGlace Credit Union, Grand Prairie, AB • Manning Credit Union, Manning, BC • Metro Credit Union, Toronto, ON • Muenster Credit Union, Muenster, SK • New Brunswick Teacher's Association (NBTA) Credit Union, Fredericton, NB • O'Leary Credit Union, O'Leary, PEI • Omista Credit Union, Moncton, NB • Ottawa Police Credit Union, Ottawa, ON • Ottawa Women's Credit Union, Ottawa, ON • Pioneer Credit Union, High River, AB • Plainsview Credit Union, Kipling, SK • Rocky Credit Union, Rocky Mountain House, AB • Saskatoon Credit Union, Saskatoon, SK • Servus Credit Union, St. Paul, AB • Superior Credit Union, Thunder Bay, ON • Thompson Interior Savings Credit Union, Kamloops, BC • Tignish Credit Union, Tignish, PEI • Trico Credit Union, Moncton, NB • Twin Oak Credit Union, Oakville, ON • Valley Credit Union, Kentville, NS • Van City Capital Corporation, Vancouver, BC • Van City Savings Credit Union, Vancouver head office and Abbotsford branch, BC • Van Tel/ Safeway Credit Union, Vancouver, BC • Wainwright Credit Union, Wainwright, AB • Westoba Credit Union, Brandon, MB • Winnipeg Police Credit Union, Winnipeg, MB • Yellowhead Credit Union, Stony Plain, AB ■

## POINT WELL TAKEN

GAY LEA FOODS CHAIRMAN RAY ROBERTSON (LEFT) DISCUSSES CHALLENGES FACING CHINA'S FARMERS WITH VISITING POLICY MAKERS WU ZHIXIONG (CENTRE) AND LIU HUI DURING A STUDY TOUR STOP AT THE WATERLOO-OXFORD CO-OPERATIVE IN ELMIRA, ONTARIO LAST FALL.

MR. ROBERTSON WAS ONE OF A HOST OF CO-OP FARMERS, MANAGERS, ACADEMICS AND GOVERNMENT OFFICIALS WHO MET WITH 18 POLICY MAKERS FROM THE ALL CHINA FEDERATION OF SUPPLY AND MARKETING COOPERATIVES TO ADDRESS SUCH MATTERS AS GOVERNANCE, CAPITALIZATION, GOVERNMENT RELATIONS, THE NEW AGRICULTURE IN CANADA, AND WOMEN IN CO-OPS AND AGRICULTURE.

THE TWO STUDY MISSIONS WERE PART OF A YEAR-LONG CCA POLICY PROJECT FUNDED BY THE CANADIAN INTERNATIONAL DEVELOPMENT AGENCY. THE VISITORS ARE DRAFTING A SET OF MODEL BYLAWS AND MANAGEMENT MEASURES FOR SPECIALIZED RURAL CO-OPERATIVES IN CHINA WHICH THEY WILL PROMOTE TO GOVERNMENT LEADERS AT A SYMPOSIUM IN BEIJING SET FOR THIS APRIL. ■





# DREAMS OF PROSPERITY AND PEACE PROMPT CO-OP SUPPORTER TO GIVE GENEROUSLY TO CDF

*“The co-operative is the best means we have of addressing the worlds’ problems.”*  
– Helen Sisson



*The Charity of Choice for Canadian Co-operators*

“The only way we will ever eliminate poverty is by helping people become self-sufficient and

by supporting them as they become that way,” says Canadian co-op supporter Helen Sisson. “You don’t need a lot of money—just people with an idea, determination, energy and loyalty.”

Helen recently donated a sizable gift of money to the Co-operative Development Foundation of Canada (CDF) to help it continue its co-operative development work overseas. “I support CDF because the co-operative ideal and philosophy is my greatest hope for a world of peace, a world where all people share in the abundance of the earth. Yes, I could have made this gift to another charity, but by donating to CDF I am reaching more people.”

Helen does indeed support other international charities, including Foster Parents Plan and the Canadian Food Grains Bank. However, she is quick to point out that the co-operative movement is her favourite cause. “I believe in co-ops. They have come to be a philosophy dearest to my heart. In co-ops you can’t help yourself without helping others.”

Growing up on a farm at Stonewall, Manitoba during the 1930s, Helen’s passion for co-ops resonates in her voice as she recalls life on the family farm. From a young age Helen attended monthly meetings of the provincial farm organization, the Manitoba Federation of Agriculture, which later inspired her attendance at a Folk School conducted by the Federation. A Folk School was a one-week training and learning experience for young people.

“Later, I was privileged to be the director of those Folk Schools

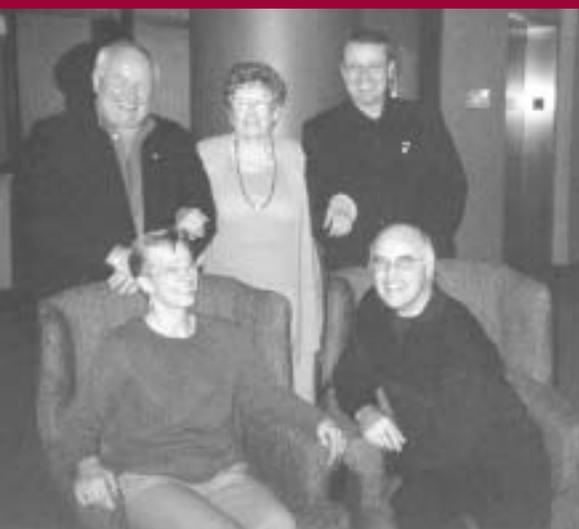
for a number of years,” Helen says. “It was there that my passion for the co-operative movement took permanent root. Camp Wannakumbac in Manitoba was established as a result of Folk Schools, and is today a permanent manifestation of Manitoba co-operators’ dedication to the promotion of co-operative education.”

Helen’s co-op values are deeply rooted. “During the Depression,” she recalls, “my father could easily have driven his horse and wagon three miles to the nearest elevator, but he chose to go the extra twelve or so miles to do business with the Pool Elevators which was becoming established across Manitoba.” It’s the kind of determination and loyalty that Helen feels makes co-operatives work. Like so many of her neighbours, Helen was an active participant in the development and support of credit unions and co-ops. “It was truly exciting to watch what happened to communities as these self-help organizations grew,” she adds.

Helen now sees co-operatives addressing the same needs of people in the developing world. “The co-operative is the best means we have of addressing the world’s problems. Regardless of one’s religious affiliation or political leaning—the co-operative can unite people and provide a way for them to work together, support each other and become self-sufficient.”

“Helping others to help themselves is the backbone of CCA’s development approach,” says CDF manager Angela Splinter. “For years, we have demonstrated the value—both economic and social—that co-operatives bring to our own communities here in Canada. Internationally, we have repeatedly seen how co-operatives and credit unions are effective tools in alleviating poverty, promoting civil society and empowering people to improve their lives in sustainable ways. CCA programs work with people from where they are and help build their capacity to go where they want to be. It is an approach that works.”

Ms. Splinter stresses that donations from supporters like Helen Sisson enable the Canadian Co-operative Association (CCA) to continue its overseas programming. “The current funding agreement between CCA and the Canadian International Development Agency (CIDA)



CDF SUPPORTER HELEN SISSON (CENTRE) ENJOYS A MOMENT WITH CDF PRESIDENT GLEN TULLY (TOP LEFT), CCA INTERNATIONAL PROGRAM COMMITTEE CHAIR BARRY GOSNELL (TOP RIGHT), CCA SENIOR DEVELOPMENT DIRECTOR JO-ANNE FERGUSON (LOWER LEFT) AND CCA EXECUTIVE DIRECTOR JEAN-YVES LORD (LOWER RIGHT)

requires contributions of time, expertise and money,” she explains. “Donations to CDF represent the cash contribution that is needed to maintain CCA project commitments each year. Through leveraging such donations with CIDA, monies are tripled, thus greatly benefiting our co-operative and credit union development program.”

A former teacher, Helen would like to see more education in the co-operative system. “We need an educational arm to go along with the business arm,” she explains. “Some people belong just because family did before them, or simply to share in dividends. Many people who work for co-operative organizations don’t really understand or appreciate that they are part of a worldwide movement, the goal of which is economic freedom, the betterment of society, and universal brotherhood and sisterhood.”

What advice or message does Helen have to share with others contemplating giving to CDF? “You know, I feel I have no business suggesting what others do with their money,” she says. After further thought she adds, “I think that if I were to give any message it would be ‘Get to really know what co-operative development is all about. Read. Educate yourself about it. Learn what power there is in working together for a cause.’ Once people really understand they will want to give.”

“We are honoured that after careful consideration Helen Sisson has made CDF her charity of choice,” says Ms. Splinter.

You, too, can make CDF your charity of choice. You can donate on-line at [www.cdfcanada.coop](http://www.cdfcanada.coop), or call the CDF office at 613-238-6711, extension 215 to discuss your giving options. ■

To find out more about co-operative education, visit the CCA website at: [www.co-opscanada.coop](http://www.co-opscanada.coop) ■

## VOLUNTEERS SHARE STORIES OF INTERNATIONAL DEVELOPMENT

Over the years, hundreds of Canadians have travelled to the developing world as part of CCA’s international development program. In the process, those volunteers have gathered a wide range of fascinating stories about their experiences and assembled a major body of knowledge about the developing world and the role that co-operatives and credit unions play in improving the lives of the poor.

Now, some of those volunteers are offering to share their stories with audiences in Canada. Five years ago, a group of volunteers came together in Saskatchewan as part of CCA’s development education program in that province. They formed the first “Volunteer Network” of individuals prepared to share their thoughts and experiences with audiences in the province. Since that time, volunteer presenters have spoken to dozens of co-operatives and credit unions. The idea worked so well that it has spread across the country.

This year, four more networks have formed—in the Atlantic region, Manitoba, Alberta and British Columbia. As well, while no formal network exists in Ontario, willing volunteers are ready to speak to audiences in that province. Most of the volunteers have participated in a group training exercise. CCA’s communications unit has equipped them with appropriate print and audiovisual resources, and most of the

volunteers have their own slides and photographs to illustrate their personal international experiences.

Volunteers are available to speak to board meetings, annual general meetings, staff meetings, or informal gatherings. If you, or someone you know is interested, please contact John Julian at CCA’s Ottawa office. Call toll free at 866-266-7677, extension 233 or e-mail [john@coopscanada.coop](mailto:john@coopscanada.coop). ■



PARTICIPANTS IN THE ATLANTIC REGION VOLUNTEER NETWORK TRAINING SESSION GATHER FOR A GROUP PHOTO. IN ADDITION TO CCA VOLUNTEERS AND STAFF, THE GROUP INCLUDED PEOPLE FROM CUSO AND THE FALLS BROOK CENTRE.



# JAY SHORT, CCA TECHNICAL CO-OPERANT: SOUTH AFRICA

*“I hope I made a contribution worthy of the value I gained from the experience.”*  
– Jay Short



After growing up in Winnipeg’s Willow Park Housing Co-operative, Jay Short was no stranger to co-operatives when he took up his six-month CCA youth internship two years ago. “My task was to assist the National

Co-operative Association of South Africa (NCASA) strengthen co-operatives in that country,” he recalls. “I worked on a survey to determine the level of co-operative activity across South Africa. My co-op experience in Canada certainly came in handy, though I’m sure I brought back as much, if not more, from my experience in South Africa as I gave out.”

Jay, 26, found himself once again in South Africa three months after returning to Canada—this time as a full-fledged CCA technical co-operant helping NCASA member co-ops develop proposals and management tools.

“I had just completed my internship through CCA’s Youth Experience International program in South Africa and was in Ottawa to debrief the experience with the youth program,” Jay explains. “Deloris Russell, Project Manager for NCASA, asked me to consider returning for a nine-month assignment. Though I knew it would be a challenging mission, I looked forward to working again with friends and colleagues I had established during my internship.”

For the next few months, Jay undertook many assignments to help equip NCASA and primary co-operatives with tools to further their work. One of the tasks Jay enjoyed the most was assisting the five women who make up Mmumasechaba Arts and Crafts Co-operative in the township of Soshanguve, 40 km north of Pretoria. “For four months we met in the township and at the NCASA Pretoria offices to work out a business and marketing plan for their goods. I helped photograph their crafts and draft price lists to accommodate selling to local South Africans and to more affluent markets abroad,” he says. “The women are now excited as they make use of the photos of their products which we scanned to a disk.” Co-op members plan to e-mail the photos from the NCASA offices to prospective customers in Italy whom they have identified.

Through NCASA, Jay was also able to assist the Department of Trade and Industry, the government department responsible for small

businesses, to learn about co-operative enterprise and design a website to spread the co-op message to South Africans.

Jay did have to make some adjustments to living in Pretoria where safety is a continuing concern for residents. “South Africa city centres are similar to Canadian cities,” he says. “The exception is the tight security measures evident in most public areas and the walled off offices throughout the city.”

Mugged at knife-point during his youth internship, personal safety is a subject about which Jay has direct experience. But he doesn’t let the incident overshadow the other memories he has of his time in South Africa. “It simply re-emphasizes the reason I was there in the first place,” he explains. “Crime comes from poverty, and groups like NCASA are trying to combat poverty by equipping communities with co-operative approaches and tools to create jobs, get training and build organizations that they own and control.” To avoid a further incident, Jay tended to frequent places where there were a lot of people, like popular shopping areas or clubs that were known to be safe.

Jay says he was exposed to worker co-ops for the first time while in South Africa. “My training in labour studies had taught me that labour unions are a tool for bettering worker incomes and conditions. I wasn’t exposed to the role co-operatives are playing for people looking to improve their working conditions. In South Africa I met people who wanted to create an alternative structure for work, by forming worker co-ops.”

Jay returned home just before Christmas, laden down with necklaces and hand bags for his family, gifts he purchased from Mmumasechaba Co-op. He says that during his mission he came to appreciate the need for diplomacy and sensitivity in international work. “I’ve always been a very open minded person and this really helped me in South Africa where people are very sensitive to outsiders coming to their country to “manage” them. My job was to assist them to do activities they themselves had determined needed doing.”

“This was my first job after graduating from university,” says Jay. “Now I have work experience and a clearer idea of how I want to develop my skills and career path for the future. I’ve learned a great deal about organizational dynamics and the importance of planning. I hope I made a contribution worthy of the value I gained from the experience.” ■

CCA IS ADDING TO ITS REGISTRY OF SKILLED CREDIT UNION AND CO-OPERATIVE PROFESSIONALS INTERESTED IN FURTHERING WORLDWIDE CO-OPERATIVE DEVELOPMENT.

FOR FURTHER INFORMATION ABOUT VOLUNTEERING YOUR KNOWLEDGE AND SKILLS TO ASSIST WITH DEVELOPMENT PROJECTS IN AFRICA, ASIA, THE AMERICAS OR EASTERN EUROPE, CONTACT JO-ANNE FERGUSON AT:

jo-anne@coopscanada.coop



## ...INTERNATIONAL TERRORISM (FROM PAGE 12)

restrict our movements about the city. We didn't go to malls, national museums, embassies or any sort of international gathering place. During that week we learned that all the American nationals in Jakarta were going back to the States. Expatriate families with children returned to their home countries and the Jakarta International School classes shrank down to half their usual number. The head of Jamaah Islamiya, an Islamic fundamentalist group, was captured, but fell ill and could not give interviews.

During this whole time, I felt saddened for the Indonesian people. I have never been to a country where people have such a joy for life, such a love for their families and friends. Everywhere I walk, people want to speak to me. I say hello to people, they smile at me. I am welcomed to shake the hands of children, to sit in on card games, to speak with the women in the neighbourhood. I have never been in a friendlier country, have never met sweeter people. Again and again I think, they do not deserve this.

One night I took a walk in my neighbourhood. I walked past the mosque, stood outside and listened to the call to prayer. I watched the men inside praying. The sound of their songs made me feel calm, and sad, and I started to cry, felt the tears burn down my cheeks as I wept for the victims, released my fear and cried for Indonesia.

Later in the week Lydia and I heard news that the Australians and British were being asked to evacuate. Some chose to leave, but most stayed.

A week after the bombing, I got a phone call from Lydia. The diagnosis had changed. A travel advisory had been issued, an alert for Canadians not to travel to Indonesia. Under the terms of my internship contract, I was not allowed to remain in a country where an advisory was in place.

I was surprised and shocked. All week, I had been wondering if I was going to be evacuated, and when the order actually came, I was somewhat relieved. At least I had a solid answer. Then I was saddened. I had to leave a country I had come to love.

Several days later, I get on the plane to leave. I am trying to be excited about Canada, but I lie in the dark somewhere over the Pacific, and let myself have a good cry. When I land, before I get off the plane, I vow to think of my own luck, the journey I have had, and the inner peace that I have at being alive and well.

Postscript:

*An uneasy calm continues to prevail in Indonesia. Alexis has not been allowed to return, but Lydia Phillips and the other CCA staff continue to work at the CCA's Jakarta office. Alexis will resume her internship in March with a new placement in Mongolia. ■*

## CCA IN INDONESIA

Over the past 14 years, CCA has been working in Indonesia to strengthen co-operative organizations, networks and individuals. Throughout the years, CCA has employed a variety of strategies to alleviate poverty and create viable co-operative organizations on the island of Java, as well as in the communities of Sulawesi. Begun in 1989, the Indonesia Co-operative Development Assistance Project (INCODAP) was a partnership between the Canadian Co-operative Association and a number of Indonesian non-governmental organizations to identify possibilities for co-operative development in Indonesia. The emphasis was on providing support for and building the institutional capacity of national apex organizations in various sectors; dairy, financial, insurance, and a network of local organizations focused on co-op development, insurance and co-operative movement-building through the national association of co-operatives in Indonesia.

In 1994, INCODAP became a project designed to improve secondary co-operatives in five sectors of Indonesian society; dairy, insurance, co-op organizations, agriculture and credit unions. There was also a component to assist Indonesian co-operative partners to involve women and youth in co-operatives. Canadian technical co-operants conducted missions, internships and study tours in Indonesia.

Among the many successes throughout the years were the registration and recognition of the Indonesian Credit Union

organization (CUCO), and the commencement of a project designed to import Canadian semen to improve the genetics of Indonesian cattle. There were also study tours which brought Indonesians to Canada to study dairy and potato farms, successful co-operative youth camps, and strengthening of the co-operative apexes.

In 1998, the project was affected by the social and economic crisis in Indonesia caused by the fall of Asian markets and political problems within the country. CCA staff had to cope with problems such as strikes which affected essential transportation services, and riots which threatened security throughout the region.

In 2000, INCODAP was redesigned and extended for a further three years. The project took on a more grassroots development approach. Its goal was to create 15 economically viable, self-reliant co-operatives that were responsive to members' needs. This work was aided by the Co-operative Development Team, a group of knowledgeable Indonesian development workers trained by CCA to help with the development of co-operatives throughout Java and in Sulawesi.

The project hopes to create a lasting impact, which will have strengthened the co-operative network, organizations, co-operative facilitators and individual co-ops within Indonesia and which will be sustainable in the years to come. ■

# CONFRONTING THE SPECTRE OF INTERNATIONAL TERRORISM

BY ALEXIS KIENLEN



*On October 12, 2002 a bomb tore through a crowded nightclub on the Indonesian resort island of Bali, killing some 200 people, many of them tourists. The shock waves from that attack reached all the way around the world, but for Alexis Kienlen, a CCA intern living and working in Indonesia, the effects were particularly profound.*

At first the bomb didn't seem real. I was watching the newscast on TV, seeing the wreckage, the bodies, and hearing the panic and fear in the newscasters'

voices as they tried to appear calm. I didn't understand what had happened, my basic knowledge of Indonesian—"my shirt is green", "please turn left"—didn't allow me to understand the complexity of what they were discussing. However, I could understand some words like death, Bali, foreigners, and bomb. I knew at once that something important, something terrible had happened.

I was living in Jakarta, and had few words to ask my neighbours what had happened. I didn't even know if it was something I should talk about with the Indonesians around me.

I walked quickly to the Internet cafe, and logged on to CNN. There was also an email message from my mother, urging me to call her. It was the first of many such messages from family and friends that I would receive, and respond to, over the next few days.

At first I just felt numb. The fear didn't sink in until later. I went to the phone booth and called my parents, and boyfriend, and assured them I was okay.

On the walk back to my apartment, the street felt different. The sounds were the same, people were hanging out, selling their goods. But I was walking in a fog. In Canada, preparing for my internship in Indonesia with the Canadian Cooperative Association, I'd remarked to

my best friend that I was afraid of getting lost, robbed or sick in Jakarta. International terrorism had not appeared on that list.

I stopped to visit some neighbours who asked me if I'd had friends in Bali. They were shocked and distressed, sad for the victims and the families. They were also frightened for their country and its future. I sat, drank a pop and talked, feeling sad, angry and confused. Back at home I watched TV, and tried to sleep. Sleep did not come easily, and I had strange dreams.

Over the next few days I was to repeatedly encounter the anguish of my Indonesian colleagues. Lina is a 40-year-old Indonesian woman who worked with CARE International before joining the Canadian Co-operative Association. When we talked the sadness was visible on her face—rare for Indonesians. They like to maintain harmony and comfort, and will try as hard as they can to deliver bad news with a smile.

Lina told me she was worried and scared for what was going to happen to Indonesia. I was supposed to travel to nearby Bandung, about three hours from Jakarta to help her with a youth camp, but she told me that it would no longer be safe for me to travel. We discussed what would likely happen; foreigners would leave Indonesia, travellers would stop coming, and stocks and the rupiah would plummet, leaving the fragile Indonesian economy in a state of total disarray.

Because of the bombing, my world became much smaller. Lydia Phillips, my Canadian supervisor, and I began to

*(continued page 11)*



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